Resilience Loan Application

Loan Application Instructions
Please review these guidelines before completing your application.

1. Resilience Loans can be used to cover gaps in income during periods of furlough or unemployment to help consumers maintain housing stability and meet other basic needs. Some income restrictions, based upon current income, will apply.

2. If you are married, include your combined household information on the financial information form. If you are married and a resident of Washington, your spouse must be listed as a co-applicant.

3. If you have a co-signor or guarantor living in a separate household, both you and the co-signor should complete a financial information form.

4. Please make sure that your application is filled out completely, signed, and dated.

5. Please include the following attachments:
   
a. Documentation of the basic need expense for which you are applying for (e.g. copy of your rental agreement, utility bill, childcare service, etc.)
b. Verification of Income.

c. Identity documentation such as a copy of your driver’s license, passport, or other identification card.

If you have any questions, please contact us at (206) 328-5116. **Due to COVID-19** we are working remotely. We are checking our voicemail and email frequently and will respond to you as soon as we are able to do so.

Our office can also be reached at: (877) 428-5116 (Toll-Free) or (888) 808-8942 (TTY).

Northwest Access Fund will conduct a credit check on each applicant.

You may mail, email, or fax the completed application to:

NORTHWEST ACCESS FUND
PO Box 55759
Shoreline, WA 98133

FAX: (206) 328-5126 Email: megan@nwaccessfund.org
NORTHWEST ACCESS FUND PRIVACY POLICY & DISCLOSURE

The Gramm-Leach-Bliley Act requires us to tell you what steps we take to safeguard the privacy of the financial information you provide to us. Here is a summary of our privacy and disclosure policies.

Our Privacy Policy
We may collect non-public personal information about you from the following sources:

- Information we receive from you on your loan application
- People and organizations identified on your loan application
- Information about your transactions with us, our affiliates or others
- Information we receive from a consumer credit reporting agency

What We Disclose
We do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law.

Telling Your Story
We may use "your story" (for example, why you needed a loan, what equipment or technology you purchased and how it impacted your life) to explain and market our program to other borrowers and contributors. However, we will not identify you by name unless you give us permission to do so. **If you do not wish to have your story told, please let us know at the time of your application.** It will not affect loan eligibility.
Confidentiality & Security
Northwest Access Fund takes every precaution to ensure that your personal information remains private. Accordingly, we restrict access to non-public personal information about you to employees and agents of Northwest Access Fund, members of our loan review committee and Board on a need-to-know basis and guarantors, co-signors, vendors and providers who need to know that information to provide products or services requested by you. We maintain physical, electronic and procedural safeguards to comply with federal regulations to guard your non-public personal information.

Questions
If you have any questions or concerns about our privacy and disclosure policies, please contact Northwest Access Fund.

PO Box 55759
Shoreline, WA 98133
(206) 328-5116
megan@nwaccessfund.org
PART I
NORTHWEST ACCESS FUND RESILIENCE LOAN APPLICATION

Applicant Information

Applicant 1
Name: __________________________
Birthdate: ______________________
SSN: __________________________
Address 1: ______________________
Address 2: ______________________
City: __________________________
State: __________________________
Zip: __________________________
Phone: _________________________
Alternate Phone: ________________
Email: _________________________
Relationship to Applicant 1: ________________

Applicant 2
Name: __________________________
Birthdate: ______________________
SSN: __________________________
Address 1: ______________________
Address 2: ______________________
City: __________________________
State: __________________________
Zip: __________________________
Phone: _________________________
Alternate Phone: ________________
Email: _________________________
Relationship to Applicant 1: ________________

What are the expenses or bills that you or your household are requesting a Resilience Loan to cover?

Basic need 1: ________________ Total Cost: $___________
Basic need 2: ________________ Total Cost: $___________
Basic need 3: ________________ Total Cost: $___________
How much would you like to borrow from Northwest Access Fund? ($3,000 Max): $_____________

To be eligible for a Resilience Loan either the applicant or co-applicant must have a disability, or a member of the applicant’s or co-applicant’s household must have a disability.

Eligibility:
___ Applicant has a disability
___ Co-Applicant has a disability
___ Member of applicant or co-applicant’s household has a disability

Please provide a brief description of the disability, health condition, or functional limitation:
_________________________________________________________________
_________________________________________________________________
DEMOGRAPHIC INFORMATION ON THE PRIMARY LOAN APPLICANT
This background information helps us to determine who we are serving. We are requesting this information in accordance with the Equal Credit Opportunity Act and the requirements of the regulatory agencies. Providing the information is voluntary and it will not in any way be a factor in the application approval process.

Gender: □ Male  □ Female  □ Another Gender

Are you of Hispanic or Latino origin?  □ Yes  □ No

Racial Background (please check all that apply):
□ White / Caucasian
□ Asian
□ Black / African American / Caribbean
□ Native American
□ Native Hawaiian
□ Native Alaskan
□ Other Pacific Islander
□ Other: __________________

Language Spoken At Home:
□ English  □ Spanish  □ Russian
□ Vietnamese  □ Arabic  □ American Sign Language
□ Other: __________________
Marital Status:
☐ Single with no dependent children
☐ Single with dependent children
☐ Married
☐ Other: ____________________

Housing Status:
☐ Rent
☐ Subsidized Rental Unit / Section 8
☐ Own Home or Condo
☐ Other (Please describe): ____________________

Employment Status (Please check all that apply.)
☐ Employed Full Time
☐ Self-employed Full Time
☐ Employed Part-time
☐ Self-employed Part-time
☐ Unemployed
☐ Retired
☐ Retired on Disability
☐ Student
☐ Homemaker
☐ Work interruption due to COVID-19
☐ Other: ____________________
Education – Highest Level Completed:

- □ Less than high school
- □ High school diploma/GED
- □ Some college
- □ 2-year college
- □ 4-year college
- □ Graduate school

Are you a Veteran of the U.S. Armed Forces? □ Yes   □ No

Are you covered by any of the following public/private programs? (Please check all that apply.)

- □ Medicaid
- □ Medicare
- □ Private Health Insurance
- □ Disability Insurance
- □ SNAP / Food Stamps
- □ Special Education or 504 Plan
- □ Division of Developmental Disabilities
- □ Vocational Rehabilitation, Department of Services for the Blind, or Ticket to Work
- □ Medicaid Cap Waiver
- □ Workers Compensation
- □ Other: ______________________

How did you learn about Northwest Access Fund’s Resilience Loan?

__________________________________________________________________________________

__________________________________________________________________________________
PART II
FINANCIAL INFORMATION FORM

Type of Credit Requested:
☐ Individual Account
☐ Joint Account with Spouse
☐ Joint Account with another person

Please note: if you are married and are a Washington resident, you must apply for a Joint Account with Spouse.

Please include combined household information for both you and your spouse on this form, even if you are not relying on the spouse’s income to repay this loan.

Resilience Loans can be used to cover gaps in income during periods of furlough or unemployment due to COVID-19 to help consumers maintain housing stability and meet other basic needs, including but not limited to utilities, caregiving or childcare expenses, and food.

Applicant’s employment or self-employment interrupted by COVID-19:

Position: __________________________
Company Name: ______________________
Supervisor’s Name: __________________
Phone: _______________ Email: _______________
Address: ________________________________

How long have/had you been at this job? __________________
Total Net Income before COVID-19: $___________
Current Income: Employment: $__________
                        Unemployment: $__________  Other: $__________

Co-Applicant’s employment or self-employment interrupted by COVID-19:

Position: ________________________________
Company Name: __________________________
Supervisor’s Name: _______________________
Phone: _______________  Email: ______________
Address: __________________________________

How long have/had you been at this job? ____________________

Total Net Income before COVID-19: $___________
Current Income: Employment: $__________
                        Unemployment: $__________  Other: $__________

Does either the applicant or co-applicant have any dependents?

□ No
□ Yes – If so:  How many? _______________
                What are their ages? _______________

Northwest Access Fund
### Current Sources of Income

<table>
<thead>
<tr>
<th>Source</th>
<th>Applicant 1</th>
<th>Applicant 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net / “Take Home” Employment Wages:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Net / “Take Home” Self-Employment:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Social Security:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>SSI:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>SSDI:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Child Support:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Other Public Assistance (GAU, TANF, etc.):</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Pension/401K/Retirement:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Unemployment:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Trust:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Food Stamps:</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Other Income (Describe):</td>
<td>___________</td>
<td>___________</td>
</tr>
</tbody>
</table>

**Net “Take Home” Monthly Household Income:** $________ (A)
Assets

Checking Account: $______________

Savings Account: $______________

IRA/Retirement Accounts: $______________

Stocks, Investments: $______________

Life Insurance (Cash Surrender Value): $______________

Real Estate:
  Home: $______________
  Other: $______________

Address: ____________________________________________

Personal Property (e.g. cars, boats, RVs)

#1: ______________________ $_________ (Current Value)
#2: ______________________ $_________ (Current Value)
#3: ______________________ $_________ (Current Value)
#4: ______________________ $_________ (Current Value)
#5: ______________________ $_________ (Current Value)

Other Assets (Please describe): $___________________ (Current Values)

$___________________

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Northwest Access Fund
Debts

Mortgage(s): ____________________________
   Creditor
   $__________  $__________
   Balance  Monthly

Mortgage(s): ____________________________
   Creditor
   $__________  $__________
   Balance  Monthly

Car(1): ____________________________
    Creditor
    $__________  $__________
    Balance  Monthly

Car(2): ____________________________
    Creditor
    $__________  $__________
    Balance  Monthly
Student Loans: ________________________________

Creditor

$________ $________
Balance Monthly

Credit Cards: Total Owed: $________
Total Monthly Payment: $________

Personal Loans / Other Debts (describe):

________________________________________

Balance: $________
Monthly Payment: $________
PART III
BUDGET WORKSHEET
Basic *MONTHLY* Expenses for Household

Residential Expenses
Rent $_____________
Mortgage Payment $___________
Homeowners/Renters Insurance $___________
(list only if NOT included in mortgage)
Homeowner Association Dues $___________
Utilities $___________
Property Taxes (list only if NOT included in mortgage payment) $___________
Other Residential Expenses: __________ $___________

Transportation Expenses
Car Payment $___________
Gas, Car Maintenance & Repair $___________
Car Insurance $___________
Public Transportation $___________
Other Transportation Costs: __________ $___________

Insurance/Medical Expenses
Health/ Life Insurance $___________
Unsubsidized Medical Expenses $___________
Dental Expenses/ Insurance $__________
Glasses/Contacts $__________
Prescriptions $__________
Other Medical Expenses: ______________ $__________

**Essential Expenses**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$__________</td>
</tr>
<tr>
<td>Household Products</td>
<td>$__________</td>
</tr>
<tr>
<td>(toiletries, cleaning supplies, etc.)</td>
<td>$__________</td>
</tr>
<tr>
<td>Clothing</td>
<td>$__________</td>
</tr>
<tr>
<td>Haircuts</td>
<td>$__________</td>
</tr>
<tr>
<td>Child Care</td>
<td>$__________</td>
</tr>
<tr>
<td>Pet/ Service Animal Care</td>
<td>$__________</td>
</tr>
</tbody>
</table>

**Entertainment Expenses**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dining Out</td>
<td>$__________</td>
</tr>
<tr>
<td>Cigarettes &amp; Alcohol</td>
<td>$__________</td>
</tr>
<tr>
<td>Hobbies</td>
<td>$__________</td>
</tr>
<tr>
<td>Video Rentals, Movies &amp; Streaming</td>
<td>$__________</td>
</tr>
<tr>
<td>Birthday &amp; Holiday Presents</td>
<td>$__________</td>
</tr>
</tbody>
</table>

**Communication Expenses**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cable / Internet / Home Phone</td>
<td>$__________</td>
</tr>
<tr>
<td>Cell Phone</td>
<td>$__________</td>
</tr>
</tbody>
</table>
Other Monthly Expenses
Charitable Contributions/Memberships $___________
Travel $___________
Monthly Credit Card Payment $___________
Student Loans $___________
Other Expenses: ____________________ $___________

(B)Total Expenses $___________
(A) Total Net Income (From Page 6) $___________

Dollars Available for Loan Repayment
(Net Income [A] – Total Expenses [B]) $___________

What dollar amount would you like your monthly loan payment to be? $___________
PART IV
OTHER INFORMATION:

Have the Applicant or Co-Applicant ever declared bankruptcy?
☐ No
☐ Yes. If yes, please describe circumstances on a separate sheet of paper or Word document.

Is the Applicant or Co-Applicant a co-signer, co-maker or endorser on a note?
☐ No
☐ Yes. If yes, please describe circumstances on a separate sheet of paper or Word document.

Is the Applicant or Co-Applicant a defendant in a legal action or are there any outstanding judgments against the Applicant or Co-Applicant?
☐ No
☐ Yes. If yes, please describe circumstances on a separate sheet of paper or Word document.
AUTHORIZATION/CERTIFICATION

I certify that the information provided in this application is true and correct to the best of my knowledge. Authorization is hereby given for the release of any and all information concerning bank accounts, employment, credit or mortgage verification as requested by Northwest Access Fund. I understand that Northwest Access Fund may need to contact other agencies and individuals to determine my eligibility and to verify my need for the support for which I am applying. I authorize the release of such confidential information.

____________________________  ________________
Signature of Applicant #1       Date

____________________________  ________________
Signature of Applicant #2       Date

If anyone assisted with your application, please give their contact information here:

Name: _____________________________
Phone Number: _____________________
Email: ___________________________
Application Checklist

To aid us in processing your application, please ensure that you have done the following:

- Filled out the application as fully as possible.
- Included documentation of the basic need expense you are requesting a loan for.
- Included verification of your interrupted income.
- Included verification of your current income.
- Included a copy of your identification.
- Signed and dated the application.

Once we receive your application, we will check it for completeness and begin the loan underwriting process. Our loan officer will be in touch with you with any questions and will keep you updated as to the progress of your application. Loan requests above $1,500 are determined by a Loan Review Committee, which meets weekly. Please let Northwest Access Fund know if there are any important deadlines for any bill or expense so that we may work to the best of our abilities accommodate your timeline.

Thank you for submitting your application to Northwest Access Fund.