



SNIEDC

Seneca Nation of Indians Economic Development Company
90 Ohi:yo Way • P.O. Box 437 • Salamanca, NY 14779

Email: sniedc@yahoo.com
Tel. (716) 945-7148
Website: www.sniedc.org

Dear Loan Applicant:

Congratulations in taking a momentous step toward your business goals! Taking the next step into financing the business proposition is important in making your dreams come true. We know you have other financing options so we want to thank you for considering a business that gives back to the Seneca community. We take great ownership in helping the Seneca community foster local economic development through our loan products. Moreover, we are able to assist our clients with improving their credit scores by reporting their payment history to the credit bureaus. We will review your completed loan application and tailor a loan product to the needs of your business and offer competitive interest rates on our business loans.

SNIEDC is pleased to announce that the organization received official certification as a Community Development Financial Institution (CDFI) from the U.S. Department of the Treasury. A certified Community Development Financial Institution (CDFI) is a specialized financial institution that works in market niches that are underserved by traditional financial institutions. Thank you for considering SNIEDC for funding your business development project.

If you have any questions regarding the loan application, please feel free to call the SNIEDC office and we will answer any questions that you may have.

Sincerely,

Jonathan A. Zurek, SNIEDC
Executive Director

LOAN APPLICATION PROCESS

LOAN APPLICATION PROCESS:

1. Develop a Business Plan.
2. Choose the loan product that best suits your business need.
3. Complete our Loan Application (Co-applicants must complete Appendix A).
4. Collect all the necessary documentation as described on the Checklist provided with the application
5. Submit all your application materials and documentation to the SNIEDC Office.
6. SNIEDC will determine your creditworthiness by checking your credit score and report.
7. Your application and documentation will go to the SNIEDC Loan Committee for review and interest rate determination.
8. The Loan Committee will recommend approval, denial, or request more information to the Board of Directors. The SNIEDC Board of Directors will make the final determination.

PURPOSE OF REQUESTING A BUSINESS PLAN

Business development and maintaining a successful business requires planning. A written plan is helpful in anticipating problems and developing strategies for avoiding or minimizing problems. Today, all lending institutions and investors ask for a Business Plan that enables them to make decisions on the applicant's ability to make a profit and repay the loan. In order for the SNIEDC Board to make responsible decisions regarding business loans, sufficient information needs to be submitted which will assist the Board in making these decisions.

A business plan is a formal document detailing the goals of a business and how they will be achieved. The document should include a comprehensive strategy detailing how and why your business will be successful. There are many aspects to consider when starting up your own business, and putting everything down on paper will better prepare you for the development of your new business. The Business Plan also shows if there are any high risks involved in the business. In addition the Business Plan will provide you with a "blue print" for your new business.

After the SNIEDC Board reviews the business plan and supporting information, they will be better equipped to identify any risks that are present in the venture plus work with the entrepreneur to minimize those risks.



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APPLICATION CHECKLIST

- Loan Application – Must be notarized* []
Business information, requested loan amount, use of loan proceeds and personal financial statements
- Business Plan []
Goals, business structure, marketing plan, 3 years of financial projections
- Tax Returns (Business and Personal) – previous three years []
- Copy of your Driver's License, Tribal ID, and Social Security Card []
- Certificate of SNI Enrollment []
Requested from the Clerk's Office
- Proof of Seneca Nation Business License []
Businesses on-territory require a SNI business license, requested at SNI Clerk's Office
- Proof of Business Liability Insurance and other necessary insurance []
A copy of your Confirmation of Coverage
- Authorization to Release Information Forms []
For SNIEDC to obtain financial information from Housing, Mortgage and Courts
- Designate Other Recipient Release of Information Form (optional) []
For SNIEDC to discuss your account with a designated individual
- Voluntary Assignment of Annuity Payment Form *Notarized* (optional) []
Used for repayment of loan or in the event of payment delinquency/default
- Media Release Form (optional) []
To allow SNIEDC to use your business in our advertisements
- Co-Applicants (if you have a co-applicant)
- | | |
|---|---------------------|
| Appendix A- Application (Signed) | [If Applicable] [] |
| Tax Returns (Business and Personal) - last three years | [If Applicable] [] |
| Copy of Tribal ID, driver's license, and Social Security Card | [If Applicable] [] |
| Certificate of SNI Enrollment | [If Applicable] [] |
- Purchase Quote or Agreement []
If business/equipment is being purchased with loan proceeds
- Collateral Valuation (Invoices, appraisals, etc.) []

*A Notary is available at the SNIEDC office as well as the SNI Clerks Office

COLLATERAL CHECKLIST

If you are using personal property or property that you are purchasing with your SNIEDC loan proceeds as collateral, include the following items as they may be necessary to secure the collateral.

EQUIPMENT

- | | |
|--|-------|
| Title (Vehicles) | [] |
| Equipment Identification (Brand, Model, Serial #) | [] |
| Vendor Quotes – if equipment is being purchased with loan proceeds
<i>Invoice, purchase quote, detailed description</i> | [] |
| Appraisal – if necessary | [] |

MORTGAGE

- | | |
|--|-------|
| Deed | [] |
| Survey | [] |
| Estoppel Certificate (Requested from SNI Lease Administration) | [] |
| Title Search | [] |
| Property Appraisal | [] |



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SNIEDC LOAN APPLICATION

BUSINESS INFORMATION

Name of Business _____ ☐ Startup ☐ Existing (Start Date ___/___/___)
Company Address _____ ☐ Sole Proprietorship EIN# _____
City, State, Zip _____ ☐ Partnership Year _____
Telephone _____ ☐ Corp. /LLC Year _____ State _____
Website _____ ☐ Full-time Business ☐ Part-time Business
Business Description _____

Company Officers Name	(Attach additional listing if necessary) Position	Company Principals (Shareholders/Partners) Name	% of Interest
_____	_____	_____	_____
_____	_____	_____	_____

APPLICANT INFORMATION

(Co-Applicants must complete Appendix A)

Name	_____	S.N.I. Tribal Roll #	_____
Personal Address	_____	Social Security #	_____
City, State, Zip	_____	Date of Birth	_____
Telephone	_____	Email	_____

Do you have experience with this type of business? ☐ Yes ☐ No If yes, explain: _____

Do you have any formal business training? ☐ Yes ☐ No If yes, explain: _____

LOAN REQUEST

Amount Requested: \$ _____ Term Requested: _____ years
5 year maximum on Micro loans (under \$50,000)
7 year maximum on Business Loans (\$50,000 - \$250,000)
Purpose of Financing: _____

Source of Repayment: _____

Are you current with any debt with the Seneca Nation programs? ☐ Yes ☐ No

Would you be willing to sign a Voluntary Assignment of Annuity Payment form? ☐ Yes ☐ No

Would you like your Voluntary Assignment of Annuity to pay on your loan on a monthly basis? ☐ Yes ☐ No

PROJECT COSTS

Property Acquisition: \$ _____

Renovations: \$ _____

Machinery/Equipment: \$ _____

Professional Fees: \$ _____

Working Capital: \$ _____

New Construction: \$ _____

Acquire Existing Business: \$ _____

Refinance Existing Debt: \$ _____

Inventory \$ _____

Materials/Supplies \$ _____

Other (Describe): \$ _____

Total: \$ _____

SOURCES OF FUNDS

SNIEDC: \$ _____

Bank: \$ _____

Other Loans: \$ _____

Equity Unencumbered Assets: \$ _____

Owner's Contribution (Cash): \$ _____

Total: \$ _____

Describe Other: _____

COLLATERAL (including purchases with loan proceeds)

Description (Address if real estate, make, model, serial #, VIN #, etc.)	Make Year	Original Cost	Market Value	Current Lien Balance	Name Lienholder
_____	_____	\$ _____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	\$ _____	_____
_____	_____	\$ _____	\$ _____	\$ _____	_____

EMPLOYMENT PROJECTIONS

How many employees will be hired and/or retained as a result of obtaining SNIEDC financing?

Total # of new employees

(New employees to be hired as a result of obtaining SNIEDC financing) _____

Of the total of new employees how many are Native American? _____

Total # of employees retained

(Current employees that will be kept as a result of obtaining SNIEDC financing) _____

Of the total of employees retained how many are Native American? _____

Total # of employees working for your company as a result of receiving financing from SNIEDC _____

Of the total # of employees hired and/or retained as a result of receiving financing:

How many will be full-time? _____ How many will be part-time? _____

PROFESSIONAL SERVICE PROVIDERS

	CONTACT NAME	FIRM/BUSINESS NAME	PHONE NUMBER
Attorney	_____	_____	_____
Insurance	_____	_____	_____
Accountant	_____	_____	_____
Banker	_____	_____	_____

PERSONAL FINANCIAL INFORMATION

Present occupation _____	Present employer _____
Years at current job _____ years	Salary \$ _____/ year
Present employer contact info _____	
<i>Street</i>	<i>City</i>
<i>State</i>	<i>Zip</i>
<i>Phone #</i>	
Previous occupation _____ <i>if less than 3 years at current job</i>	Previous employer _____
Salary \$ _____/year	
Previous employer contact info _____	
<i>Street</i>	<i>City</i>
<i>State</i>	<i>Zip</i>
<i>Phone #</i>	

ASSETS

Cash on hand & in Banks..... \$ _____

Savings Accounts..... \$ _____

IRA or Other Retirement Account..... \$ _____

Accounts & Notes Receivable..... \$ _____

Life Insurance-Cash Surr Value Only..... \$ _____
(complete in Section 8)

Stocks and Bonds (do not list assets held in retirement or IRA accounts)..... \$ _____
(Describe in Section 3)

Real Estate..... \$ _____
(Describe in Section 4)

Automobile - Present Value..... \$ _____

Other Personal Property..... \$ _____
(Describe in Section 5)

Other Assets..... \$ _____
(Describe in Section 5)

Total..... \$ _____

LIABILITIES

Accounts Payable..... \$ _____

Notes Payable to Banks and Others..... \$ _____
(Describe in Section 2)

Total Installment Accounts (Auto)..... \$ _____

Mo. Payments \$ _____

Installment Account (Credit card and Other Loans, please list all)..... \$ _____

Mo. Payments \$ _____

Loan on Life Insurance..... \$ _____

Mortgages on Real Estate..... \$ _____
(Describe in Section 4)

Unpaid Taxes..... \$ _____
(Describe in Section 6)

Other Liabilities..... \$ _____
(Describe in Section 7)

Mo. Payments \$ _____

Total Liabilities..... \$ _____

Net Worth..... \$ _____

Total..... \$ _____

Section 1. Sources Of Income

Salary..... \$ _____

Net Investment Income..... \$ _____

Real Estate Income..... \$ _____

Other Income (Describe below)*..... \$ _____

Contingent Liabilities

As Endorser or Co-Maker..... \$ _____

Legal Claims & Judgments..... \$ _____

Provision for Federal Income Tax..... \$ _____

Other Special Debt..... \$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Bank and Others*(Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)*

Name & Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	What was used for collateral?
---------------------------------	------------------	-----------------	----------------	---------------------------	-------------------------------

_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Section 3. Stocks and Bonds*(Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)*

Number of Shares	Name of Securities	Cost	Market Value	Quotation/Exchange	Date of Quotation/Exchange	Total Value
------------------	--------------------	------	--------------	--------------------	----------------------------	-------------

_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Section 4. Real Estate Owned*(List each parcel separately. Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)***PROPERTY A****PROPERTY B****PROPERTY C****Type of Property****Address****Date Purchased****Original Cost****Present Market Value****Name & Address of Mortgage Holder****Mortgage Account Number****Mortgage Balance****Amount of Payment per month/year****Status of Mortgage****Section 5. Other Personal Property and Other Assets***(Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment, and if delinquent, describe delinquency).***Section 6. Unpaid Taxes***(Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches).***Section 7. Other Liabilities** *(including alimony, child support, separation maintenance, etc.)**(Describe in detail).***Section 8. Life Insurance Held***(Give face amount and cash surrender value of policies - name of insurance company and beneficiaries).*

If the answer to any of the following questions is yes, attach a written explanation:

Have you or your business ever declared bankruptcy? (if yes circle one below)	Yes	No
Present Status: Case Dismissed Payment Plan Debts Discharged (amt: \$_____)	Pending	
Have you or your business experienced foreclosure, repossession, debt judgment or criminal penalty in the last seven years?	Yes	No
Are there any legal actions (claims, lawsuits, etc.) pending against you or your business?	Yes	No
Are you or your business past due on any tax obligations?	Yes	No
Are you or your business delinquent on any loans?	Yes	No
Have you or your business been declared in default on any loans?	Yes	No
Are there currently any unsatisfied judgements against you or your business?	Yes	No
Are you a co-maker, endorser, or guarantor on any loan contract?	Yes	No
Have you ever been charged with or convicted of any felony or misdemeanor other than traffic offenses, or been in the management of any firm or corporation convicted of a felony?	Yes	No
Have you or your business been cited for any violation of Federal, State, Local, or Tribal Laws or regulation with respect to labor practices, hazardous wastes, environmental pollution, or other operating practices?	Yes	No

If the answer to any of the questions is yes, attach a written explanation here:

DECLARATIONS

I (we) authorize SNIEDC to order credit reports, and/or other financial background information on my (our) personal and business financial backgrounds. I (we) authorize disclosure of all information submitted in connection with this application to any financial institution in consideration of any assistance that may be provided.

I (we) attest that to the best of my (our) knowledge, information, and belief, the information contained in the foregoing application is correct and true.

If Applicant is a sole proprietorship or partnership,
sign below.

Applicant Printed Name and Title

Signature

Date

Co-Applicant Printed Name and Title

Signature

Date

If Applicant is a corporation sign below.

Name of Corporation

Authorized Signature

Date

Printed Name and Title

APPLICATION COMPLETE

SNIEDC Officer

Date

STATE OF NEW YORK)
COUNTY OF _____)

On this _____ day of _____ in the year _____ before me, the undersigned, a Notary Public in and for the State,
personally appeared

_____, personally known to me or proved to me on the basis of satisfactory evidence to be
the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf
of which the individual(s) acted, executed the instrument.

Notary Public

APPENDIX A. CO-APPLICANT INFORMATION

Name of Co-Applicant _____
Co-Applicant Address _____
City, State, Zip _____
Telephone _____ FAX _____
Social Security # _____ S.N.I. Tribal Enrollment # _____
Birthdate _____ Email Address _____

PERSONAL FINANCIAL INFORMATION

Present occupation _____ Present employer _____
Years at current job _____ years Salary \$ _____ / year
Present employer address _____
Street City State Zip Phone #
Previous occupation _____
if less than 3 years at current job Previous employer _____
Previous employer address _____
Street City State Zip Phone #

ASSETS

Cash on hand & in Banks..... \$ _____
Savings Accounts..... \$ _____
IRA or Other Retirement
Account..... \$ _____
Accounts & Notes Receivable..... \$ _____

Life Insurance-Cash Surr Value Only..... \$ _____
(complete in Section 8)
Stocks and Bonds (do not list assets held in
retirement or IRA accounts)..... \$ _____
(Describe in Section 3)
Real Estate..... \$ _____
(Describe in Section 4)
Automobile - Present Value..... \$ _____

Other Personal Property..... \$ _____
(Describe in Section 5)
Other Assets..... \$ _____
(Describe in Section 5)
Total..... \$ _____

LIABILITIES

Accounts Payable..... \$ _____
Notes Payable to Banks and Others..... \$ _____
(Describe in Section 2)
Total Installment Accounts (Auto)..... \$ _____
Mo. Payments \$ _____
Installment Account (Credit card and Other
Loans, please list all)..... \$ _____
Mo. Payments \$ _____
Loan on Life Insurance..... \$ _____
Mortgages on Real Estate..... \$ _____
(Describe in Section 4)
Unpaid Taxes..... \$ _____
(Describe in Section 6)
Other Liabilities..... \$ _____
(Describe in Section 7)
Mo. Payments \$ _____
Total
Liabilities..... \$ _____
Net
Worth..... \$ _____
Total..... \$ _____

Section 1. Sources Of Income

Salary..... \$ _____
Net Investment Income..... \$ _____
Real Estate Income..... \$ _____
Other Income (Describe below)*..... \$ _____

Contingent Liabilities

As Endorser or Co-Maker..... \$ _____
Legal Claims & Judgments..... \$ _____
Provision for Federal Income Tax..... \$ _____
Other Special Debt..... \$ _____

Description of Other Income in Section 1. *(Alimony or child support need not be disclosed unless it is desired to have such payments counted toward total income.)*

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---------------------------------	------------------	-----------------	----------------	---------------------------	-------------------------------

_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

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------------------	--------------------	------	--------------	--------------------	----------------------------	-------------

_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

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Present Status: Case Dismissed Payment Plan Debts Discharged (amt: \$_____)	Pending	
Have you experienced foreclosure, repossession, debt judgment or criminal penalty in the last seven years?	Yes	No
Are there any legal actions (claims, lawsuits, etc.) pending against you?	Yes	No
Are you past due on any tax obligations?	Yes	No
Are you delinquent on any loans?	Yes	No
Have you been declared in default on any loans?	Yes	No
Are there currently any unsatisfied judgements against you?	Yes	No
Are you a co-maker, endorser, or guarantor on any loan contract?	Yes	No
Have you ever been charged with or convicted of any felony or misdemeanor other than traffic offenses, or been in the management of any firm or corporation convicted of a felony?	Yes	No
Have you been cited for any violation of Federal, State, Local, or Tribal Laws or regulation with respect to labor practices, hazardous wastes, environmental pollution, or other operating practices?	Yes	No

If the answer to any of the questions is yes, attach a written explanation here:



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MICRO LOAN BUSINESS PLAN

Fill in the information that is relevant to your business

Business Information

1. Name: _____
2. Business Name: _____
3. Business purpose: _____

4. I have been in business since or plan on starting on: _____
5. Manager(s) of the company will be: _____

6. My experience as an owner is: _____

7. Degrees or Certifications I have related to my business: _____

8. My business is seasonal? Circle one: YES NO
9. If yes to question 8, which seasons? Circle all that apply: Winter Spring Summer Fall

Products and Services

10. The products or services I sell are: _____

11. The research I've done for my business has been: _____

The Industry, Competition, and Market

12. I consider my competition to be: _____

13. How I will measure against the competition: _____

14. Some of the trends I see in my industry are: _____

15. Some potential areas I see for growth are: _____

16. My typical customers have these characteristics in common: _____

Marketing Plan

Marketing should address the four P's (Product, Price, Placement and Promotion)

17. My product or service is: _____

18. My pricing/sales price is, or I determine it by: _____

19. The places I will sell my product or service are: _____

20. I will promote my product or service by: _____

21. My competitive advantage is (why buy from me?): _____

22. I will distribute my product or service by: _____

23. My use of advertising will consist of: _____

24. I will get feedback from my customers by: _____

Operating Plan

25. My experience with my product or service is: _____

26. I will be involved with the business by completing the following duties: _____

27. Any special equipment I need for my business would include: _____

28. If I need to hire new employees, I will need to hire these new positions: _____

29. I will provide the following benefits to my employees: _____

30. If purchasing an existing business, what changes I am considering for the business: _____

SWOT Analysis

31. The strengths of my business are (internal characteristics): _____

32. The weaknesses of my business are (internal characteristics): _____

33. I see the following opportunities for my business (external characteristics): _____

34. I see the following threats (challenges) for my business (external characteristics): _____

Financials

35. The assumptions I am using to create my financials come from: _____

36. If I am short of money for my project, I can get more from: _____

Start-up Costs

Every company has different start-up costs depending on their business model. This section of the document is intended to guide you through the costs associated with start-up. Not everything will apply to your business model. Fill in your costs for what is relevant to your business and provide any additional items you may think necessary!

If you are building a new property, or are purchasing an existing property you will have:

Land: \$ _____

Building: \$ _____

Renovations: \$ _____

Signage: \$ _____

If you are renting, you may have:

Renovations: \$ _____

Signage: \$ _____

In all cases, the following may be part of your start-up expenses:

Working capital: \$ _____

Equipment (business): \$ _____

Equipment (office): \$ _____

Furniture: \$ _____

Fixtures (storage shelves, displays, etc.): \$ _____

Initial Inventory: \$ _____

Cost to organize: \$ _____

- SNI Business License
- Business formation (consultation with an attorney if needed)
- Marketing
 1. Logo development
 2. Website
 3. Business cards
 4. Initial marketing campaign

Income Statement Years 1-3

Revenue	First Year	Second Year	Third Year
Product 1			
Product 2			
Product 3			
Product 4			
Product 5			
Product 6			
Total Revenue	\$	\$	\$
Cost of Goods Sold			
Product 1			
Product 2			
Product 3			
Product 4			
Product 5			
Product 6			
Total Cost of Goods Sold	\$	\$	\$
Gross Margin	\$	\$	\$
Payroll			
Operating Expenses			
Advertising			
Car and Truck Expenses			
Commissions and Fees			
Contract Labor (Not included in payroll)			
Insurance (other than health)			
Legal and Professional Services			
Licenses			
Office Expense			
Rent or Lease -- Vehicles, Machinery, Equipment			
Rent or Lease -- Other Business Property			
Repairs and Maintenance			
Supplies			
Travel, Meals and Entertainment			
Utilities			
Miscellaneous			
Other Expense 1			
Other Expense 2			
Total Operating Expenses	\$	\$	\$
Income (Before Other Expenses)	\$	\$	\$
Other Expenses			
Amortized Start-up Expenses			
Depreciation			
Interest			
Commercial Loan			
Commercial Mortgage			
Credit Card Debt			
Vehicle Loans			
Other Bank Debt			
Line of Credit			
Bad Debt Expense			
Total Other Expenses	\$	\$	\$
Net Income Before Income Tax	\$	\$	\$
Income Tax			
Net Income/Loss	\$	\$	\$



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AUTHORIZATION TO RELEASE INFORMATION TO NATION ENTITIES

I/We have applied for a business loan from Seneca Nation of Indians Economic Development Company (SNIEDC). As part of the application process, SNIEDC may verify information contained in my/our business loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide SNIEDC all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; mortgage balances; and copies of income tax returns.

A copy of this authorization may be accepted as an original.

Your prompt reply to SNIEDC is appreciated.

Furthermore, I/We grant SNIEDC permission to release information necessary in assisting me in obtaining other services for which I may be eligible.

This release of information is good for one year from the date signed.

Borrower (sign): _____ Date: _____

Borrower (print): _____

Co-Borrower (sign): _____ Date: _____

Co-Borrower (print): _____



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DESIGNATE OTHER RECIPIENT RELEASE OF INFORMATION FORM

Loan #: _____

Authorization Form to Release Information to (Recipient/Entity)

Recipient/Entity Name: _____ Relationship: _____

Recipient/Entity Address: _____ Telephone #: _____

I/We, the undersigned hereby authorize and request the Seneca Nation of Indians Economic Development Company ("SNIEDC") to share, release, discuss, and otherwise provide to the above designated individual/entity, any and all public and non-public personal, financial or other information of or relating to the Borrower(s), in SNIEDC's possession or to which SNIEDC may have access. Such information may include, but is not limited to: name, address, telephone number, social security number, credit score, income, loan status, account balances, and payment activity of the Borrower(s). Such information may be provided from the result of SNIEDC's experience with the Borrower(s), or is contained in a loan application, in financial statements, in consumer, business or commercial credit reports, in any other third party reports, in verification forms, or wherever and however such information may be held by SNIEDC.

The Borrower(s) agrees that, SNIEDC shall have no obligation or responsibility whatsoever to verify the identity of the Recipient, and releases and holds SNIEDC harmless from any and all claims, responsibility or liability whatsoever related to, in connection with, or arising out of SNIEDC's release of information under this authorization.

If you would like to limit information the designated recipient/entity can access, please detail below:

Borrower (print): _____

Co- Borrower (print): _____

Borrower (sign): _____

Co- Borrower (sign): _____



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Email: sniedc@yahoo.com
Tel. (716) 945-7148
Website: www.sniedc.org

Loan #: _____

SENECA NATION OF INDIANS ECONOMIC DEVELOPMENT COMPANY VOLUNTARY ASSIGNMENT OF ANNUITY PAYMENTS

Recitals:

WHEREAS, the Seneca Nation of Indians Economic Development Company (SNIEDC), PO Box 437, Salamanca, Seneca Nation, New York 14779, has been established by the Nation in accordance with the Constitution of the Seneca Nation; and is the responsible unit of the Seneca Nation for purposes of business loan financing and regional and economic development;

NOW, THEREFORE, the undersigned Nation Member hereby voluntarily assigns his or her Annuity Distribution hereafter payable to Undersigned by the Nation for the purpose of administratively facilitating payment with respect to the Undersigned's obligations to the Seneca Nation of Indians Economic Development Company on the Note and Business Loan delivered by Undersigned to the Seneca Nation of Indians Economic Development Company and for all amendments, modifications, substitutions and extensions thereof (the "Note and Business Loan").

If the Undersigned is in default of any payment or monetary obligation under the Note and Business Loan, subject to any notice or grace period provided in the Note and Business Loan, without further notice to Undersigned the Seneca Nation of Indians Economic Development Company, during such period when this voluntary assignment is in effect, and has not been revoked, may attach and deduct from any Annuity payment(s) thereafter due to the Undersigned the amount of any such indebtedness then in default, including the entire indebtedness in the event of acceleration. This assignment is revocable and shall only remain in effect until the earlier of (i) the revocation of this assignment by the member, in writing; or (ii) the Note and Business Loan being satisfied in full.

Nothing contained in this assignment of Annuity payments shall limit or restrict any right or remedy otherwise available to the Seneca Nation of Indians Economic Development Company with respect to the Note and Business Loan, including an action for enforcement of the Note or foreclosure of Business Loan.

If you have signed a Voluntary Assignment of Annuity form already or have pledged your annuity as (re)payment to anyone, please list below the Program/Individual whom you have pledged to (re)pay with your annuity and the amount:

Assignee: _____

Amount owed: _____ Amount pledged: _____

The Undersigned states that he/she has read this voluntary Assignment, and understands the Terms and Conditions of this Assignment. The Undersigned verifies that he/she is legally competent to enter into this Assignment, and that he/she is without legal guardian, protective payee or assigned power of attorney. By affixing his/her signature below, the Undersigned voluntarily and knowingly enters into this Assignment with the understanding of the terms and conditions set forth.

Print Name

Signature

Date

_____/_____
Tribal ID# Social Security #

Subscribed and sworn to me on this
_____ day of _____, 20____

Notary Public, State of _____
My Commission Expires: _____

Acceptance by SNIEDC

Signature of Representative
Seneca Nation of Indians Economic
Development Company

Date: _____