



ACCEPTING APPLICATIONS
New Construction Loan
Home Enhancement Loan

Details:

This loan is for Membership who want to construct their own home, or who need enhancements (renovations) to their current home. The New Construction and Home Enhancement Loans are 100% repayable to the First Nation plus interest at the leading competitive market interest rate based on Canada's leading financial institutions.

Criteria:

- Must not have any outstanding account/s with the First Nation. Please attach statements or a letter of good standing from CKSPFN Finance Department.
- Must provide proof of income to support this application.
Proof of income can include: Employment pay stubs (2), child tax income, WSIB, ODSP, Ontario Works, pensions, unemployment insurance, etc.
- Must be 18 years of age or older
- Must be a registered CKSPFN Band Member
- Must be able to provide a 2.5% down payment
- Current debt load must not exceed 40% of total debt
- Must set up Preauthorized Debit/ Electronic Funds Transfer for repayment
- Must provide a credit check from TransUnion or Equifax at your own expense Credit score must be at 600 minimum
- Must provide proof of ownership of the parcel of land/home, for new construction and enhancement loans

Interested applicants are to request an appointment with Alison Price by **4:00pm on August 4, 2017**. No late requests will be accepted. Off Reserve Membership- Please call for over the phone appointments if needed.

Alison Price
Housing as a Business Coordinator
6247 Indian Lane
Kettle & Stony Point First Nation
Ontario, Canada N0N 1J1

If you have any questions regarding the required documents, please contact Alison Price @ 519-786-2125. You must request a meeting to receive application documents.