



1ST TRIBAL LENDING
The Nation's most experienced Section
184 Lending Team

EXPERIENCE COUNTS

The 1st Tribal team has closed thousands of loans over the last ten years on and off reservation. We have worked with virtually every possible loan scenario. We know the BIA process. We can make your homeownership dream a reality.



HIGHLIGHTS

- Credit is important, but you are not judged on your score.
- Low monthly mortgage insurance payments
- Low down payment (can come from savings, tribe, or gift)
- Flexible approval process
- Affordable fixed interest rates
- Homes may be financed on or off your reservation.
- Purchase, Refinance, Debt Consolidate, New construction or remodel/renovate
- Manufactured double-wides and Modular homes allowed.

www.1tribal.com/geldie

WHO IS ELIGIBLE?

Enrolled members of Federally Recognized Tribes*

Alaska Natives*

Tribes and TDHE's

*May purchase in any approved state or county

A loan custom designed for Tribal Members

- Build a brand new home for your family.
- Renovate and modernize an existing home
- Add space or remodel your existing home
- Install a manufactured home on your land
- Purchase a new home
- Refinance your existing home
- Consolidate debt

HOMEBUYER RESOURCES

Government Sponsored Free Credit Report

www.annualcreditreport.com

State and National Resources for Homeownership

<https://portal.hud.gov/hudportal/HUD?src=/buying/localbuying>

PAYING IT FORWARD

With every new loan, 1st Tribal Lending makes a donation to sponsor scholarships for Native Students.

<http://collegefund.org/student-resources/scholarships/scholarship-programs/>



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Typical Documents needed for a loan application:

- Most recent 2 months of bank and investment account statements
- Most recent paystub (30 day period)
- W-2's and Tax Returns (2 years)
- Copy of your tribal enrollment
- Copy of your state issued ID/Drivers License and Social Security Card

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Geldie Richardson

NMLS ID 231386

294 Placer Street
Auburn, CA 95603

Direct Line | 510-296-6120
Cell | 530-305-1839

geldie.richardson@1tribal.com



SECTION 184 LOANS



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1st Tribal Lending a dba of Mid America Mortgage, Inc (NMLS 150009)

Geldie Richardson
Mortgage Loan Officer
NMLS 231386



Office: 510-296-6120
Cell: 530-305-1839
EFax: 877-522-3899

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