



Housing Loan - Joint Application

Applicant(s) **must** meet all the following requirements to be eligible for funding assessment:

- Applicant(s) must be eighteen (18) years of age or older;
- Applicant(s) must be a Six Nations of the Grand River registered band member (photocopy status card(s));
- Applicant(s) must possess land that meets one of the following criteria:
 - a minimum of one (1) acre of unencumbered land in applicants name **OR**
 - not less than 6500 square feet of land if the land can be serviced with piped water and sewer
- Applicant(s) must not owe any arrears to Six Nations Housing or Six Nations of the Grand River Elected Council;
- Applicant(s) must live in the approved home as their primary residence for the duration of their loan repayment period.

Part A: Applicant Information

_____		_____
Legal Name		10 Digit Band Number
_____		_____
Mailing Address		PO Box
_____	_____	_____
City	Province	Postal Code
_____		_____
Primary Phone Number		Secondary Phone Number
_____	_____	_____
Email	SIN	Date of Birth

Part B: Co-Applicant Information

_____		_____
Legal Name		10 Digit Band Number
_____		_____
Mailing Address		PO Box
_____	_____	_____
City	Province	Postal Code
_____		_____
Primary Phone Number		Secondary Phone Number
_____	_____	_____
Email	SIN	Date of Birth

Part C: Lot Information - (submit proof of a certificate of land ownership or land transfer with application)

Lot _____ Concession _____ Township _____

Part D: Type of Assistance (Please check only one program)

*(Maximum lifetime borrowing limit: \$350,000)

Housing Loan
Lender Loan (RBC or BMO)

Please check one of the following loan products:

New Construction - To build a new home.

Purchase - To buy an existing dwelling from a seller who is a registered band member.

Renovation/Repairs - for an existing dwelling in the applicant(s) name.

Additional - To add on to an existing new build that is deemed habitable only.

Re-Finance Existing Loan - To modify an existing housing loan (estate/marriage/separation only)

Part E: Previous Borrowings

If you have previously accessed the Housing programs, you must disclose it. Even if the \$350,000 lifetime amount was not fully used, you are still entitled to access the remaining difference if approved.

Funding Program: _____ Amount: _____
Funding Program: _____ Amount: _____

Important Information:

- Please ensure you notify the Six Nations Housing office of any changes in your contact information.
 - If your application is approved, at the time of signing you are required to pay and provide:
 - 1.5% Administration fee (applicable to those who choose the Lender Loan program only)
 - 2.5% Equity payment
 - Proof of Homeowner **and** Mortgage Life insurance
 - Void cheque for establishing pre-authorized debit (PAD) payments *requirement*
 - Borrowers are required to adhere to the Six Nations Residency By-law. See Appendix "A"
-

Declaration:

I/WE declare that all information that has been provided to Six Nations Housing is true and correct.

I/WE agree to provide all information or documentation required to assess my application for credit, including obtaining or inquiring from applicable sources.

And that, if granted credit through Six Nations Housing, I/WE will comply in accordance to all current and/or future Six Nations Housing Policies as set by Six Nations Housing and Six Nations of the Grand River Elected Council.

Please note, this application will expire four months (~120 days) after the applicant dates and signs.

Applicant signature Date

Co-applicant signature Date

SIX NATIONS HOUSING OFFICE USE ONLY

Date Received & Initialed by:

Application Entered by:

Internal Check Submitted Date & By:

Housing Account Number:

Credit Check Date & Initial:

Applicant(s) submitted the following documents:

Loan Worthiness Date & Initial:

Completed Loan Application(s)

Applicant(s) were: (check one) **Approved** **Denied**

Verification of Income

Pre-Approval Letter Date: Pre-Approval Expires On: Briefing Note Sent On:

Verification of Debt

Credit Bureau Consent

If Denied, note in comments:

SNGR Credit Check Application

Photocopy of status card(s)

Certificate of Land Ownership or Land Transfer

Signed Acknowledgement of Six Nations By-Law

Signed Insurance Acknowledgement Letter



P.O. Box 62, Ohsweken, ON N0A 1M0
Phone: 519-445-2235
Fax: 519-445-2778
Email: housing_info@sixnations.ca



OHSWEKEN, ONTARIO
Office: 519-445-4242

ACCOUNTS RECEIVABLE
1953 4th Line, PO BOX 131

ar@sixnations.ca

CANADA NOA 1M0
Fax: 519-445-4763

CUSTOMER CREDIT APPLICATION

DATE: _____

APPLICANT

10-DIGIT REGISTRY # (photo copy required): _____

LAST: _____ MIDDLE: _____ FIRST: _____

NICKNAME (if applicable): _____

PREVIOUS 10-DIGIT REGISTRY # if applicable: _____

CO-APPLICANT

10-DIGIT REGISTRY # (photo copy required): _____

LAST: _____ MIDDLE: _____ FIRST: _____

NICKNAME (if applicable): _____

PREVIOUS 10-DIGIT REGISTRY # if applicable: _____

SERVICE ADDRESS (if different from Mailing Address):

BLUE FLAG #: _____ ROAD: _____

MAILING ADDRESS:

BLUE FLAG #: _____ ROAD: _____

PO BOX: _____

CITY: _____ PROVINCE: _____

POSTAL CODE: _____

HOME #: _____ WORK #: _____ CELL #: _____

EMAIL: _____

Please check this box if you wish to receive all documents by email.

Personal information collected by Six Nations of the Grand River is used only for the purposes of managing your account. All personal information provided to Six Nations of the Grand River is kept in strict confidence and is not disclosed to any outside third parties, unless required by law. Six Nations of the Grand River will only use and disclose personal information internally for the original purpose for which it was obtained or for any use compatible with the original purpose for which it was obtained, except where such use may be prohibited by law.

APPLICANT SIGNATURE:

CO-APPLICANT SIGNATURE:

For Originating Department Use Only

Verified by (Signature): _____

Print Name: _____

OHSWEKEN, ONTARIO
Office: 519-445-4242

ACCOUNTS RECEIVABLE
1953 4th Line, PO BOX 131 ar@sixnations.ca

CANADA NOA 1M0
Fax: 519-445-4763

For Accounts Receivable Use Only:

Arrears?

If Yes, indicate department and amounts below:

Yes No

Verified by:

Date:

Account #:

National Account #:

Group Code:

Entered by:

Date:

Signature:



Insurance Acknowledgement Letter

Effective June 9th 2025, Six Nations of the Grand River Elected Council (SNGREC) updated the Housing Loan Eligibility Policy, loan conditions, which includes a caveat regarding the topic of insurance for borrowers seeking to use the Six Nations of the Grand River Housing loan program. Currently, Six Nations of the Grand River Housing (SNGRH) must uphold the policy that was approved by SNGREC on all loans.

In section 9 under the Loan Conditions in the Housing Loan Eligibility Policy, sub-section 9.1 reads as follows:

A Borrower(s) will maintain and provide proof of life and homeowner insurance on all SNGRH loans, with SNGR/SNGRH listed as the beneficiary on an annual basis until the loan has been paid in full. It is also recommended that they may want to carry disability coverage on their policy.

All current loan holders know that homeowner insurance is a requirement of the SNGRH housing loan. Homeowner insurance, by definition, is a financial safety net that covers your residence and belongings against damage, theft, or loss which can also cover you from legal liability if someone is injured on your property. Whereas a mortgage life insurance is a financial product designed to pay off or pay down your outstanding mortgage balance if you pass away.

The purpose for the revision surrounds the protection of our community band member(s) next of kin/family who have pursued the loan program through SNGRH. Should unforeseen circumstances take the life of the borrower(s), the life insurance will pay the mortgage balance on the loan removing the financial hardship from family/next of kin.

As potential borrower(s) pursuing a Six Nations of the Grand River Housing loan, I / WE acknowledge the requirements to have and to hold home owner insurance, as well as mortgage life insurance for the duration of the mortgage until the loan is paid in full by which Six Nations of the Grand River Housing is listed as the first payee on both policies.

By signing this acknowledgement letter, I / WE agree to the above and sign the acknowledgement to continue with the loan application process through Six Nations of the Grand River Housing by providing proof of homeowner insurance and mortgage life insurance upon pre-approval of a housing loan application.

Applicant Name

Date

Co-Applicant Name

Date



67 Bicentennial Trail, P.O. Box 62,
Ohsweken, Ontario N0A 1M0

Appendix "A"

December 18, 1986

Six Nations Of The Grand River Indians

WHEREAS the Six Nations Indian Reserve No. 48 and No. 40B are for the sole use and benefit of the members of the Six Nations Indians of the Grand River.

AND WHEREAS the Six Nations Council is empowered to enact By-laws to set and enforce restrictions as to residency, trespassing or frequenting their lands for prohibited purposes.

AND WHEREAS paragraphs 81(1) (p) of the Indian Act authorizes the Council to enact by-laws for the removal and punishment of persons trespassing on the Reserve and paragraphs 81(1) (p.1) and (p.2) authorize Council to enact by-laws respecting and the residence of band members of the Reserve and the rights of spouses and children of band members to reside on the Reserve;

NOW THEREFORE, in pursuance of Sections 81(1) (p) (p.1) and (p.2) of the Indian Act, the Six Nations Council enacts as follows:

1) In This By-Law

(a) "Reserve" means that tract of land, the legal Title to which is vested in Her Majesty that has been set apart by Her Majesty for the use and benefit of the Six Nations of The Grand River and known as the Six Nations Indian Reserve No. 40 and No. 40B.

(b) "Unlawfully Frequenting for Prohibited Purposes" includes:

(i) habitually entering on in contravention of the Indian Act or any By-laws made pursuant to the Indian Act.

(ii) habitually entering on with the intention of committing an act that is an offense contrary to the laws of the Parliament of Canada, and

(iii) entering on after having been convicted of an offence contrary to the laws of the Parliament of Canada that was committed on the Six Nations Indian Reserve.

2) Only a registered band member of the Six Nations of the Grand River Indians shall be entitled to reside on the Six Nations of the Grand River Indian lands.

3) Any other person residing or trespassing or unlawfully frequenting for prohibited purposes on the Six Nations Indian Reserves No. 40 and No. 40B, in violation of any of the provisions of the by-law shall be guilty of an offence and shall be liable on summary conviction to a fine not exceeding ONE THOUSAND DOLLARS (\$1,000.00) or imprisonment for term not exceeding THIRTY (30) days or BOTH.

Approved and passed at a duly convened meeting of the Six Nations Council this 18th day of December 1986.

William K. Montour

Chief

Lewis B. Staats

Councillor

Kenneth R. Hill

Councillor

Dave Green

Councillor

E. Glenn Martin

Councillor

W. Graham Smith

Councillor

Steve Williams

Councillor

Kerry Bomberry

Councillor

John W. Peters

Councillor

Lonny Bomberry

Councillor

Nina Burnham

Councillor

Councillor

Councillor

Re-typed

CERTIFIED TRUE COPY

Stephen C. Bomberry, a Commissioner
etc., Brant County, for Government of Canada

Expires December 17th 1988

**This Six Nations Council Residency by-law
is still in effect as of December, 2005.**

By signing the Six Nations Residency By-Law, I/WE the housing loan applicants acknowledge and comply in agreement that the following document has been reviewed.

Applicant Name

Date

Co-Applicant Name

Date



Credit Bureau Release Consent Form

For the purpose of determining eligibility for a loan through the Six Nations Housing Loan program, access to your Equifax© consumer credit file is required. Your credit file will be used to verify any outstanding credit you may have with other lending institutions and creditors in order for Six Nations Housing to determine an affordable loan amount.

PERSONAL INFORMATION

Last Name:	Maiden Name (if applicable):
Middle Name(s):	First Name:
Date of Birth (MM/DD/YYYY):	Social Insurance Number:

ADDRESS INFORMATION

Current Address:			RR#:
City:	Province:	Postal Code:	How Long Have You Lived Here:
Previous Address (if current is less than two years):			RR#:
City:	Province:	Postal Code:	How Long Did You Live Here:

DECLARATION:

I understand and consent to the information provided above being used by Six Nations of the Grand River to obtain a copy of my credit file. I understand that this inquiry will be reflected on my credit file, and that such inquiries may affect my credit score. I understand that Six Nations of the Grand River will keep a copy of this credit report in my consumer file, and consent for them to do so. I understand that any falsified or incorrect information provided on this form is my responsibility, and not that of Six Nations of the Grand River.

Signature:	Date:
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PERSONAL INFORMATION

Last Name:	Maiden Name (if applicable):
Middle Name(s):	First Name:
Date of Birth (MM/DD/YYYY):	Social Insurance Number:

ADDRESS INFORMATION

Current Address:			RR#:
City:	Province:	Postal Code:	How Long Have You Lived Here:
Previous Address (if current is less than two years):			RR#:
City:	Province:	Postal Code:	How Long Did You Live Here:

DECLARATION:

I understand and consent to the information provided above being used by Six Nations of the Grand River to obtain a copy of my credit file. I understand that this inquiry will be reflected on my credit file, and that such inquiries may affect my credit score. I understand that Six Nations of the Grand River will keep a copy of this credit report in my consumer file, and consent for them to do so. I understand that any falsified or incorrect information provided on this form is my responsibility, and not that of Six Nations of the Grand River.

Signature:	Date:
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67 Bicentennial Trail, P.O. Box 62,
Ohsweken Ontario N0A 1M0



Six Nations Housing Verification of Debt

CONFIDENTIAL – Protected When Complete

Information on outstanding debts provided to Six Nations Housing is held in strict confidence.

In accordance with the Six Nations Housing Loan Credit Policy, the following credit requirements are used to determine loan eligibility:

- Total Debt Service Ratio cannot exceed 40% of gross income;
- Gross Debt Service Ratio cannot exceed 32% of gross income

When determining debt servicing, Six Nations Housing’s calculation will also include:

- Monthly payment required for the eligible loan amount;
- Industry standard heat utility cost, determined to be: Eighty dollars - \$80.00

List all debts including Family Responsibility Payments (if applicable) and excluding utilities.

Loans, Child Support & Alimony

Organization - Company	Outstanding Amount	Monthly Payment

Credit Cards & Lines of Credit

Organization - Company	Outstanding Amount	Monthly Payment	Credit Limit

I certify the above information is true and correct

Name:	SIN #:
Signature	Tel:
Email:	Date:





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Loans, Child Support & Alimony

Organization - Company	Outstanding Amount	Monthly Payment

Credit Cards & Lines of Credit

Organization - Company	Outstanding Amount	Monthly Payment	Credit Limit

I certify the above information is true and correct

Name:	SIN #:
Signature	Tel:
Email:	Date:





Six Nations Housing Verification of Income

Must Be Completed by Employer – Protected When Complete

The following salary/wage verification is provided to Six Nations Housing in strict confidence and as requested by the employee to support his/her loan application.

Employee Name

Address

Company/Employer Name

Address

Years Employed	Contracted Hours/Week	Contracted Weeks/Year	Employment Status	
			Full Time	Part Time
			Contract	
Current Job position or classification:				

Gross Income (before deductions)	Hourly	Weekly	Annual
Current			
Year 1 Previous			
Year 2 Previous			

Continued employment prospects or other comments:

I certify the above information is true and correct

Name (print):	Title:
Signature:	Tel:
Email:	Date:



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Must Be Completed by Employer – Protected When Complete

The following salary/wage verification is provided to Six Nations Housing in strict confidence and as requested by the employee to support his/her loan application.

Employee Name

Address

Company/Employer Name

Address

Years Employed	Contracted Hours/Week	Contracted Weeks/Year	Employment Status	
			Full Time	Part Time
			Contract	
Current Job position or classification:				

Gross Income (before deductions)	Hourly	Weekly	Annual
Current			
Year 1 Previous			
Year 2 Previous			

Continued employment prospects or other comments:

I certify the above information is true and correct

Name (print):	Title:
Signature:	Tel:
Email:	Date:



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