



Loan Application Packet

Montana Assistive Technology Loans

P.O. Box 2326
Great Falls, MT 59403
1-(800)-823-1323

This Packet Contains the Following Information and Forms:

- Introduction Letter and checklist
- Application Pre-Contact Letter
- Loan Application
- Consent to Obtain Credit Report
- Consent to Release Confidential Information
- Federal Sale of Insurance Disclosure
- Glossary of Helpful Terms
- Examples of Assistive Technology





Instructions for Filling out the Form

Welcome to the Montana Assistive Technology Loan program (MATL)!

This program was started as a collaborative effort between Rural Dynamics Inc., and MonTECH, a program within the University of Montana- Rural Institute.

Below you will find an explanation of all of the forms that are included in this packet; including any personal documents that you will need to provide along with the documents in this packet.

If you have any questions regarding Assistive Technology, training, evaluation or other AT related services please contact MonTECH at 1-877-243-5751.

If you have any questions about the form itself or anything else regarding the loan program, please do not hesitate to contact us.

Thank you for choosing MATL!

Sincerely,

Danielle Lienhard

P.O. Box 2326
Great Falls, MT 59403

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In the Packet please ensure that the following sections are completed and signed before returning this application packet to MATL:

- Loan Application
- Consent to Obtain Credit Report
- Consent to Release Confidential Information
- Federal Sale of Insurance Disclosure
- Equipment Verification Documents
- Proof of Income and other personal documentation
- Estimate of Insurance for Vehicle Loans and Modifications



Explanation of Forms:

Application Letter: This letter is the first 2 pages of the loan application and its purpose is to initially request your loan amount; stating the disability, and the product that you wish to purchase with the loan funds. This is a great initial first contact and gives the loan program advisors a first look at your justification for your loan. **This requires a signature.**

Credit Application: This is an authorization for MATL to obtain your credit score. This will help determine your qualifications for a loan. However a low credit score does not necessarily mean that you will be denied for a loan; so do not let this keep you from contacting us. If you need assistance reestablishing good credit, we have credit management representatives that can assist you with this at no extra charge. **This requires a signature.**

Estimated Monthly Expenses Worksheet: This is included in the application and is a thorough worksheet that assists you in itemizing your expenses, income, and assets. Because it is quite extensive, you have the option of filling it out on your own or with the assistance of one of MATL's financial management representatives.

Consent to Release Confidential Information: This allows MATL to gain access to your confidential information. They could also be speaking with your case manager, consulting between MATL and MonTECH, or a financial institution. **This requires a signature.**

Federal Sale of Insurance Disclosure: It is required by law for us to inform you that you may be offered additional insurance by us, but you are not required or compelled to take that insurance. **This requires a signature.**

Personal Documents Needed to Fill out the Form:

Primary Form of Identification:

Provide a photocopy of a valid, signed photo ID. Must be a non-expired government issued photo ID. Examples of acceptable forms of government issued photo identification: **Montana State Issued ID**, Montana Driver's License, Valid US Passport, State Employee ID, Military ID, Federal Employee ID. Non US Citizens, must meet Alien Identification requirements.



Secondary Form of Identification:

Provide a photocopy of any current, signed ID, if possible. Examples of acceptable forms of secondary identification: **Social Security Card**, Current Military ID, Current Student ID, Employee ID, Voter Registration Card, Credit Card, Birth Certificate, Firearm License or a **current utility bill** or property tax bill.

The Patriot Act requires individuals to submit two forms of personal documentation with all loan application. If more than one person is applying, then their personal documentation is required as well.

Equipment Verification Documents: This can be link to a website, a newspaper or catalog clipping. If you are requesting a home modification it could be a blueprint of plans or sketches or a written explanation with a price list.

Proof of Income (pay stubs, SSI award letter, etc): This shows us what your income is, please provide all forms of income.

Other Personal Documentation: This is whatever is necessary to determine your loan approval. This could also be documentation under request by the loan approval committee.

Estimate of Insurance: Insurance is required for vehicle loans and vehicle and home modifications. Please provide an insurance quote with your application.

If you have any questions, please feel free to contact us.