



APPLICATION FOR MORTGAGE LOAN

PART A (To be Completed in all cases)

1. (a) Full Name _____
(b) Permanent Address _____
(c) Phone & Facsimile Number _____
(d) Married or Single _____
(e) Date of Birth _____
(f) Number of Dependents _____
(g) Citizenship(s) _____
2. Amount of Loan Requested _____
3. Purpose for which advance is required (if an existing loan is to be repaid out of the proposed advance this must be clearly stated and explained)

4. (a) Source of Repayment _____
(b) Period of Loan _____

PART B (Not to be Completed Where the Borrower is a Company)

1. Full Name(s) _____
2. (a) Name & Address of Employer(s) if any _____
(b) Your Current Position _____
(c) Number of Years in current employment _____
(d) May bank apply for reference _____



2. (e) Annual Income
- (i) Basic Earnings \$ _____
- (ii) Overtime & Bonus \$ _____
- (iii) Commission \$ _____
- TOTAL** \$ _____
- (f) Other Income \$ _____
3. Net Worth – See Appendix 1 \$ _____
4. (a) If in business on own account are audited financial statements available? (if so, attach copies)
- _____
- (b) Nature of Business _____
- (c) What income do you derive from it? _____
- (d) Are you willing to authorize your Accountants to certify your total income for the last 3 years?
- _____
- (e) If answer to (d) is Yes, please list the Name and Address of Accountants below
- _____
5. Name and Address of principal bankers from whom reference may be obtained
- _____
6. (a) Home rented? _____
- (b) Landlord _____
- (c) Monthly Rental _____
7. Will anyone be joining in the mortgage deed as guarantor? (If so, complete Part E) _____

PART C: Particulars of Property Offered as Security

1. Address and brief description of property including accommodation provided

2. Area of Land

3. (a) Age of Building(s)

(b) Are they in good repair?

4. (a) Of what materials are the buildings constructed?

(b) Have any comparable properties in the area

changed hands recently and if so at what prices?

5. Is the property used for residential, commercial, or agricultural purposes?

6. If residential, is the property in a good residential district?

7. If commercial, is the property in a good business district?

8. Are all utilities laid onto the Property?

9. Does the property have a satisfactory right of way and are all adjoining roads made up?

10. Are there any unusual features of the property, which would make realization difficult?

11. Are there any restrictive covenants of town planning restrictions or development which may detract from the value of the property?

12. (a) When did the property last change hands?

(b) What was the price paid?

\$

13. (a) Is the property Freehold or Leasehold?

(b) If leasehold, when does the lease expire and what is the annual ground rent?

14. Has the property been valued professionally?
(A copy of the valuation should be attached) _____
- (a) Valuation By: _____
- (b) Basis of Valuation _____
- (c) Date of Valuation _____
- (d) Amount of Valuation \$ _____
15. Is the property occupied or to be occupied by the proposed borrower? _____
16. Is the property rented? _____ If so, attach brief details of all tenancies with the date of expiry of any leases and state the gross annual rental receivable
17. Is the property fully ensured against fire, hurricane, and earthquake and if necessary, in view of location against sea, wave, flood or other special risks? Please state insurer and amount of cover
- _____
18. Which firm of solicitors act for you? _____
19. Are you proposing to offer any collateral security, for example life policies? If so, give full details _____
- _____

PART D: To be Completed where Borrower is a Company

1. Name of Company _____
2. Where is it Incorporated? _____
3. Name of Directors & Officers _____
4. Nature of Company's business _____
5. Paid Up Capital _____
6. Details of debentures or other prior charges _____
7. Are company's Memorandum and Articles of Association or equivalent documents available for examination? If so, supply copies _____

8. Have audited accounts been produced? (If so, attach copies preferably for the last three years) _____
9. Will the Directors or Shareholder be joining in as guarantors? (If so, complete Part E) _____
 Beneficial owners must act as guarantors _____

PART E: Particulars Regarding Proposed Guarantors

1. (a) Full Name(s) _____
 (b) Address(es) _____
 (c) Occupation(s) _____
2. (a) Name & Address of Employer(s) if any _____
 (b) Your Current Position _____
 (c) Number of Years in current employment _____
 (d) May Trust Company apply for reference _____
 (e) Annual Income
 (i) Basic Earnings \$ _____
 (ii) Overtime & Bonus \$ _____
 (iii) Commission \$ _____
 (iv) Other Income \$ _____
TOTAL \$ _____
3. Net worth. Supply statement similar to Appendix 1 \$ _____
4. (a) If in business on own account are audited financial statements available. (If so, attach copies) _____
 (b) Nature of Business _____
 (c) What income do you derive from it? _____



4. (d) Are you willing to authorize your Accountants to certify your total income for the last 3 years?

(e) If answer to (d) is Yes, please list the Name and Address of Accountants below

5. Name and Address of principal bankers from whom reference may be obtained

I swear that the preceding information is all correct and that any errors or omissions will be grounds for terminating a loan should it have already been extended. The borrower will be liable for any and all costs associated with any loan terminated on these grounds.

Prepared By:

Approved By:



APPENDIX 1: NET WORTH STATEMENT

APPLICANT NAME(S): _____

CURRENT VALUE US \$

TOTAL _____