## STATEMENT OF ASSETS AND LIABILITIES

		AND LIABILITIES		MONTHLY
ASSETS	ASSET VALUE	LIABILITIES	BALANCES	REPAYMENT
CASH HELD IN BANKING INSTITUTION: (STATE FINANCIAL INSTITUTION AND LOCATION)	\$	BANK LOAN(S): (STATE BANKING INSTITUTION AND LOCATION)	\$	\$
FIXED TERM DEPOSITS:		•		
(STATE FINANCIAL INSTITUTION AND LOCATION)	\$			
MUTUAL FUNDS:	-	OVERDRAFT ACCOUNT(S):		
(STATE FINANCIAL INSTITUTION AND LOCATION)	\$	OVERDRAFT ACCOUNT(S): (STATE BANKING INSTITUTION AND O/D LIMIT)	\$	\$
CREDIT UNION SHARES: (STATE FINANCIAL INSTITUTION AND LOCATION)	\$	CREDIT CARD(S): (STATE ISSUER, TYPE AND CARD LIMIT)	\$	MINIMUM PYMT
		,		
LIFE INSURANCE POLICIES:	•			
INSURER & FACE VALUE ▼ CASH SURRENDER VALUE ►	\$			
			# 1	
OTHER INVESTMENT INSTRUMENTS: PROVIDE DETAILS ▼ MARKET VALUE ▶	\$	HIRE PURCHASE:	\$	\$
BONDS & OTHER SECURITIES	<b>.</b>	(STATE AGENCY & LOCATION)	<b>9</b>	Φ
SHARES IN PRIVATE COMPANIES				
SHARES IN PUBLIC COMPANIES  EQUITY IN BUSINESS(ES)				
REAL ESTATE INVESTMENT(S):		MORTGAGES:		
ADDRESS OF REAL ESTATE HERE ▼ MARKET VALUE ▶	\$	(STATE FINANCIAL INSTITUTION AND LOCATION)	\$ 	\$
DEPOSIT ON PROPERTY:				
LAND & BUILDING :				
LAND ONLY:			III	
MISCELLANEOUS:  MARKET VALUE	\$	CREDIT UNION LOAN(S): (STATE INSTITUTION AND LOCATION)	\$	\$
NO. OF MOTOR VEHICLE(S) :				
MODEL (S): REGISTRATION NO(S).:				
FURNITURE AND FIXTURES				
PERSONAL EFFECTS		TOTAL MONTHLY REPAYMENT	<b>→</b>	
OTHER		TOTAL LIABILITIES (B)		2
OTHER		NET WORTH (A) - (B)		
TOTAL ASSETS (A)		TOTAL LIABILITIES + NET WORTH		
	<del></del>			

OTHER		TOTAL	LIABILITIES (B)					
OTHER		NET WO	DRTH (A) - (B)					
TOTAL ASSETS (A )		TOTAL LIABIL	ITIES + NET WORTH					
WE HEREBY ACKNOWLEDGE THAT CREDIT IS OBTAINED ON THE BASIS OF REPRESENTATION OF THE INFORMATION PROVIDED IN THIS APPLICATION FORM AND EREBY CERTIFY THAT THE INFORMATION GIVEN IS CORRECT. I/WE AUTHORISE YOU TO CONDUCT SUCH INVESTIGATIONS AS MAY BE PRUDENT AND NECESSARY OR THE PROCESSING OF THIS CREDIT APPLICATION. IT IS UNDERSTOOD THAT ALL MANAGEMENT FEES, APPRAISAL FEES, LEGAL EXPENSES, INSURANCE PREMIUMS ND OTHER COSTS INCIDENTAL TO THIS APPLICATION FOR FINANCING WILL BE PAID BY ME / US. I/WE ALSO AUTHORISE AND CONSENT TO YOU RECEIVING AND XCHANGING WITH OTHER PERSONS ANY INFORMATION FURNISHED BY ME / US TO YOU OR TO OTHER PERSONS.								
DATE SIGNATURE	(BORROWER)		SIGNATURE (CO-BORROWE	ER / CO-OWNER / SP	OUSE)			
					PAGE 2			

## STATEMENT OF INCOME AND EXPENDITURE



		TATIL trustthe difference
MONTHLY INCOME		
GROSS INCOME (FIRST APPLICANT)		
LESS: STATUTORY DEDUCTIONS *		
NET INCOME (FIRST APPLICANT)		
GROSS INCOME (SECOND APPLICANT)		
LESS: STATUTORY DEDUCTIONS *		···•
NET INCOME (SECOND APPLICANT)		
OTHER INCOME :		
OTHER INCOME :		
NET INCOME BEFORE OTHER EXPENSES	(A)	
* STATUTORY DEDUCTIONS IN TRINIDAD & TOBAGO INCLUDE PAYE, HE, IN DIFFERENT TERRITORIES.	ALTH SURCHARGE AND NATIONAL INSURANCE. DEDI	JCTIONS WOULD VARY
MONTHLY EXPENDITURE		
RENT		
PROPERTY RATES & TAXES		
MAINTENANCE & REPAIRS		
UTILITIES		
FIRE INSURANCE (MONTHLY EQUIVALENT)		
SUBTOTAL: PROPERTY EXPENSES		
		,
VEHICLE MAINTENANCE & REPAIRS		
VEHICLE LOAN INSTALMENT(S)		
VEHICLE INSURANCE PREMIUM (MONTHLY EQUIVALENT)		
PUBLIC TRANSPORTATION		
SUBTOTAL: TRANSPORTATION EXPENSES		
		****
FOOD		
CLOTHING		
ENTERTAINMENT		
MEDICAL & DENTAL		
SCHOOL FEES		
DOMESTIC HELP		
LIFE INSURANCE PREMIUMS		
MISCELLANEOUS COSTS		
OTHER		
SUBTOTAL: LIVING EXPENSES		
EXISTING MORTGAGE INSTALMENT(S)		
HIRE PURCHASE INSTALMENTS		
CREDIT CARD PAYMENTS		
CREDIT UNION LOAN INSTALMENT(S)		
OTHER LOAN INSTALMENTS		
SUBTOTAL: MONTHLY LOAN COMMITMENTS		
TOTAL MONTHLY EXPENSES	(B)	
INCOME SURPLUS / ( DEFICIT )	(A) – (B)	
OFFICIAL USE ONLY		<b></b> :
LESS: PROPOSED MORTGAGE INSTALMENT		
SURPLUS / ( DEFICIT ) AFTER PROPOSED INSTALMENT		""
/ We certify that the accuracy of the information contained he ave been made on realistic assumptions.	erein. I/We confirm that estimates of expense	es, where applicable,
DATE SIGNATURE (BORROWER)	SIGNATURE (CO-BORROWER / C	CO-OWNER / SPOUSE)