## MORTGAGE APPLICATION



PERSONAL INFORMATION	BORROWER OWNER		CO-BORROWER CO-OWNER SPOUSE								
NAME OF APPLICANT											
PRESENT ADDRESS											
				-							
TELEPHONE NUMBER(S)	HOME		OFFICE	MOE	BILE		HOME	OFFI	CE		MOBILE
E-MAIL ADDRESS											
DATE OF BIRTH (dd/mm/yy) / AGE (years)	DD MI	м	YY	AGE	YEARS						YEARS
NATIONALITY				NOL							
IDENTIFICATION NO. (INCLUDE ID TYPE)											
MARITAL STATUS (Select one)											
NO. OF CHILDREN & No. OF DEPENDENTS	CHILDREN: DEPENDENTS:			CHILDREN: DEPENDENTS:							
DATE OF BIRTH <u>AND</u> AGE OF EACH CHILD & DEPENDENT (DO NOT DUPLICATE DETAILS IF SAME)											
OCCUPATION											
EMPLOYMENT STATUS (Select one)											
NAME OF EMPLOYER OR BUSINESS											
LENGTH OF SERVICE											
IF BUSINESS OWNER INDICATE % SHARE OF OWNERSHIP											
MONTHLY EARNINGS: GROSS \$											
ALLOWANCES \$											
OTHER: \$											
OTHER: \$											
PREVIOUS EMPLOYER											
LENGTH OF SERVICE AT PREVIOUS JOB											
PRINCIPAL BANKERS AND THEIR BRANCH LOCATIONS											
IF PURCHASING PROPERTY: NAME & TELEPHONE NUMBER OF ATTORNEY TO PREPARE THE <b>DEED OF CONVEYANCE</b>											
NAME OF FINANCIAL INSTITUTION WHICH PRESENTLY HAS A LIEN ON PROPERTY											
		лт	PURCHA	SE PRICE	DEP	OSIT PA	ID B	ALANCE TO	BALA	NCE	TERM OF
PURPOSE OF LOAN	REQUESTED		OR				BE PAID FROM			LOAN DESIRED	
LOAN TO BE	(FILL THE RELE) LINE BELOW		(WHICHEVER IS INVI		ESTED IN PERSONAL OPERTY / RESOURCE		PERSONAL ESOURCES		FROM (YEARS) OTHER		
DISBURSED BY DD MM YY						CT / FACILITY			LO		AN
PURCHASE OF HOUSE / BUILDING \$											
PURCHASE OF LAND \$											
EQUITY LOAN \$											
CONSTRUCTION / RENOVATION \$											
REFINANCING OF LOAN(S) \$											
DEBT CONSOLIDATION \$											
TOTAL LOAN REQUESTED \$											FOR LEASEHOLD PROPERTY:
COLLATERAL SECURITY DETAILS TICK (√) RELEVENT BOXES ►	RESI	E FAMILY IDENCE	NEWLY CONSTRUCTE BUILDING	TOWN- HOUSE	CONDOMI / APARTM		LAND SE	MI COMMERCIAL PROPERTY	COMMI PROP		STATE THE <u>YEAR</u> LEASE EXPIRES
	LEASEHOLD									-	
ADDRESS OF PROPERTY OR PROPERTIES FOR MORTGAGE										So	uare ft. / m.

## STATEMENT OF ASSETS AND LIABILITIES

STATEN		IS AND LIABILITIES		
ASSETS	ASSET VALUE	LIABILITIES	BALANCES	MONTHLY 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: (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)	\$	
LIFE INSURANCE POLICIES:	\$			
OTHER INVESTMENT INSTRUMENTS: PROVIDE DETAILS V MARKET VALUE BONDS & OTHER SECURITIES	\$	HIRE PURCHASE : (STATE AGENCY & LOCATION)	\$	\$
SHARES IN PRIVATE COMPANIES				
SHARES IN PUBLIC COMPANIES EQUITY IN BUSINESS(ES)				
REAL ESTATE INVESTMENT(S): ADDRESS OF REAL ESTATE HERE ▼ MARKET VALUE ►	\$	MORTGAGES: (STATE FINANCIAL INSTITUTION AND LOCATION)	\$	\$
DEPOSIT ON PROPERTY:				
LAND ONLY:				
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 OTHER		TOTAL LIABILITIES (B)		
		NET WORTH (A) – (B)		-
TOTAL ASSETS (A)		TOTAL LIABILITIES + NET WORTH		

I / WE HEREBY ACKNOWLEDGE THAT CREDIT IS OBTAINED ON THE BASIS OF REPRESENTATION OF THE INFORMATION PROVIDED IN THIS APPLICATION FORM AND HEREBY CERTIFY THAT THE INFORMATION GIVEN IS CORRECT. I / WE AUTHORISE YOU TO CONDUCT SUCH INVESTIGATIONS AS MAY BE PRUDENT AND NECESSARY FOR THE PROCESSING OF THIS CREDIT APPLICATION. IT IS UNDERSTOOD THAT ALL MANAGEMENT FEES, APPRAISAL FEES, LEGAL EXPENSES, INSURANCE PREMIUMS AND OTHER COSTS INCIDENTAL TO THIS APPLICATION FOR FINANCING WILL BE PAID BY ME / US. I / WE ALSO AUTHORISE AND CONSENT TO YOU RECEIVING AND EXCHANGING WITH OTHER PERSONS ANY INFORMATION FURNISHED BY ME / US TO YOU OR TO OTHER PERSONS.

## STATEMENT OF INCOME AND EXPENDITURE



		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, HEALTH SURCHARGE AND NAT IN DIFFERENT TERRITORIES.	IONAL INSURANCE. DEDU	CTIONS 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	······	
LESS : PROPOSED MORTGAGE INSTALMENT		
SURPLUS / ( DEFICIT ) AFTER PROPOSED INSTALMENT		

I / We certify that the accuracy of the information contained herein. I/We confirm that estimates of expenses, where applicable, have been made on realistic assumptions.