

MORTGAGE APPLICATION FORM

Date of Application..... Type of Application: (Equity release/Purchase)

a) Applicant's Details

Name.....

Mobile Phone..... E-mail address.....

P.O Box..... Code..... Town/City.....

Physical address.....

Next of Kin..... Relationship.....

Kin's Mobile Number..... E-mail Address.....

b) Income details:

Applicant's income sources (Business/Employment).....

Spouse income sources (joint application).....

Other sources of income (This helps in boosting the eligibility index)

1.

2.

3.

c) Property Description:

Type of the property (Massionettes, Bungalow, apartment or land property).....

Brief house description, access road & amenities surrounding its physical address)

Mortgage Amount (Kshs) Repayment period.....

Mortgage commission (2% of the mortgage amount).....

Applicant's Name Signature.....

CHECKLIST OF THE REQUIRED MORTGAGE DOCUMENTS

EMPLOYED CUSTOMERS	SELF-EMPLOYED CUSTOMERS
<ul style="list-style-type: none"> • Payslips for the latest 3 months; • Letter from employment confirming employment status and retirement age; • Bank statements for the latest 6 months where the salary is credited & for self-employed person's bank statement for the latest one year; • Copy of ID or passport; • Copy of the PIN certificate & Tax compliance certificate; • Two passport sized photographs; • Sale agreement duly signed by both parties & witnessed by a lawyer; • Copy of the title to property being purchased/charged (minimum lease period 45 years); • Net disposable income 25% of net income to accommodate domestic expenses; • Spousal consent; • Current CRB report; 	<ul style="list-style-type: none"> • Bank statements for the latest 12 months; • Copy of ID or valid passport; • KRA PIN certificate; • Two passport size photographs; • Spousal consent/sworn affidavit whichever is applicable; • Sale agreement duly signed by both parties and witnessed by a lawyer; • Copy of title to property being purchased/charged (minimum lease term 45 years); • Business registration certificate; • Valuation report plus photographs of property being financed and/or charged, together with certificate of official search from Land registry; • CRB Report; <p>NB: Instructions to value should be after assessing/confirming applicant's ability to repay the loan as it's a cost to the customer.</p>
LIMITED COMPANIES	PARTNERSHIPS
<ul style="list-style-type: none"> • Memorandum & Articles of Association (copy); • Certificate of incorporation; • Audited accounts & balance sheet for the past 3 years; • Bank account statements for the latest 12 months; • Tax compliance certificate; • Valid sale agreement; • Board of Directors resolution to borrow; • Copy of title to property being purchased/charged (minimum lease term 35 years); • Valuation report plus photographs of property being financed and/or charged, together with certificate of official search from Land registry; • CRB Report; 	<ul style="list-style-type: none"> • Bank statements for the latest 12 months; • Audited accounts and balance sheet for the latest 3 years; • PIN certificate & Tax compliance certificate for the business; • Copies of ID cards/valid passports for each individual; • KRA PIN certificate; • Valid sale agreement; • Two passport size photographs for each partner; • Certificate of registration of business name (where applicable); • Certified copy of the partnership deed; • Copy of title to property being purchased/charged (minimum lease term 35 years); • Valuation report plus photographs of property being financed and/or charged, together with certificate of official search from Land registry; • CRB Report; <p>NB: Instructions to value should be after assessing/confirming applicant's ability to repay the loan as it's a cost to the customer.</p>

Mortgage Analyst..... HOD.....

Any comments..... Financing Bank & Branch.....

Customer's Name..... Signature.....