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Application Form

TO BE FILLED IN BLACK INK AND BLOCK LETTERS

1. PERSONAL DETAILS

BORROWER

Surname	First name	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (Mr./Mrs./Miss. etc.)	Nationality	Country of origin (For non Ghanaian nationals)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone no.	Mobile phone no.	Email address
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Marital status (please tick)	
Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other	
Dependants - children etc. below 18 years		
No. <input type="text"/>	Ages <input type="text"/>	
Current residential status and duration		
House Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Living with parents/others <input type="checkbox"/>
Current residential and postal address		Address of property to be purchased or refinanced
<input type="text"/>		<input type="text"/>
P. O. Box / Zip Code		
Country		
Previous residential and postal address (If you have been at your current address for less than 3 years)		Social security number
<input type="text"/>		<input type="text"/>
P. O. Box / Zip Code		
Country		
Next of Kin		Next of Kin
Name <input type="text"/>	Name <input type="text"/>	
Telephone Number <input type="text"/>	Telephone Number <input type="text"/>	
Address <input type="text"/>	Address <input type="text"/>	



Relationship between borrower and co-borrower

CO - BORROWER

Surname

First name

Middle name

Title (Mr./Mrs./Miss. etc.)

Nationality

Country of origin (Non Ghanaian Passport holders)

Home phone no.

Mobile phone no.

Email address

Date of birth

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Marital status (please tick)

<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Other
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Dependants - children etc. below 18 years

No.

Ages

Current residential status and duration

House
Owner

 Yes No

Tenant

 Yes No

Living with parents/others

 Yes No

Current residential and postal address

Previous residential and postal address

(If you have been at your current address for less than 3 years)

P. O. Box / Zip Code

Country

P. O. Box / Zip Code

Country

Social security number

Next of Kin

Name

Next of Kin

Name

Telephone
Number

Telephone
Number

Address

Address

2. MORTGAGE FINANCE REQUIRED

(please tick appropriate box)

Mortgage type

First Time
Purchase

Refinance

Equity Release

Buy to Let

Home
Completion

Purpose of loan
(Equity Release applicants only)

Business
Expansion

Home
improvement

Education

Medical

Other

Duration of lease on
property being mortgaged

Freehold

Leasehold

No. of
unexpired years

Value of property

\$

Loan amount required

\$

Currency in which you
wish to borrow

\$

€

Type of mortgage
interest required

Fixed rate

Variable rate



3. EMPLOYMENT INFORMATION

Borrower

Co-Borrower

3.1 Current employer

Address

Dates

From

to

From

to

Position

Telephone

3.2 Previous employer

Address

Dates

From

to

From

to

Position

Telephone

***please provide details of previous employment if period spent at current job is less than 3 yrs

3.3 Brief description of current employer's business (industry category, services provided etc)

Borrower

Co-Borrower



4. INCOME, EXPENSES, ASSETS AND LIABILITIES

BORROWER

CURRENCY (please tick)		\$ <input type="checkbox"/>	£ <input type="checkbox"/>	¢ <input type="checkbox"/>	€ <input type="checkbox"/>	Other <input type="checkbox"/> <small>Please define</small>
Monthly income	Monthly expenses	Total assets		Total liabilities		
Basic	Rent	Cash	Mortgage			
Overtime	Mortgage	Savings	Car loans			
Bonus	Insurance	Shares	Staff loans			
Commission	Taxes	T bills	Credit cards			
Dividends	Alimony	Real estate	Other loans			
Interest	Other	Life ins	Overdraft			
Rent		Land	Other			
Other		Other				
Total	Total	Total	Total			

CO - BORROWER

CURRENCY (please tick)		\$ <input type="checkbox"/>	£ <input type="checkbox"/>	¢ <input type="checkbox"/>	€ <input type="checkbox"/>	Other <input type="checkbox"/> <small>Please define</small>
Monthly income	Monthly expenses	Total assets		Total liabilities		
Basic	Rent	Cash	Mortgage			
Overtime	Mortgage	Savings	Car loans			
Bonus	Insurance	Shares	Staff loans			
Commission	Taxes	T bills	Credit cards			
Dividends	Alimony	Real estate	Other loans			
Interest	Other	Insurance	Overdraft			
Rent		Land	Other			
Other		Other				
Total	Total	Total	Total			

Kindly state names of **all** your bankers

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Properties currently owned (borrower and co-borrower)

	Address	Market value	Mortgage amount	Comments
1.				
2.				
3.				



5. LOAN CLOSING COSTS

Please note that in addition to the processing fee and deposit the following payments may have to be incurred by the borrower prior to GHIL disbursing funds. The Home Completion Mortgage product attracts a different fee structure.

Legal / Property Title Search Fee	\$150
Surveyor Fee	\$300
Facility Fee	1% of loan amount
Mortgage Agreement and Indenture stamping and registration fees (stamp duty etc.)	Approx 2% of property value
Refundable deposit	Equivalent to 3 months loan repayments
Life/Mortgage Insurance Policy	Depends on applicant's circumstances
Property Insurance Policy	c. 0.2% of property value p.a.

Applicants may wish to discuss the possibility of GHIL adding some of these costs to the mortgage amount being borrowed

*** Foreign Currency denominated cheques attract additional bank charges.**

6. NOTICE CONCERNING YOUR PRIVACY RIGHTS

This notice will provide you with information concerning our policies with respect to personal information that we collect about you in connection with financial products and services we offer you. The confidentiality of your information is important to us and we recognize that you do business with us based on your trust that we will keep your information confidential.

We collect personal information about you from the following sources

- Your application form and other related documents
- Your transactions with us, our affiliates and other service providers
- Credit reference agencies

We do not disclose any personal information about our existing or former customers to anyone, except as permitted or required by law.

We restrict access to your personal details to our employees and service providers who need that information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect your personal information.

If you have any questions concerning our customer information policy, please contact our customer service representatives on +233-21- 770300 / 770400



7. DECLARATIONS

Borrower
Y/N

Co-Borrower
Y/N

- a Are there any outstanding judgements against you?
- b Have you ever been declared bankrupt?
- c Have you defaulted on any loan resulting in foreclosure or judgement?
- d Are you presently delinquent or in default on any loans, mortgage or guarantees?
- e Have you ever had an ownership interest in real estate?

Please provide details if you answered "Y" to any of the above questions

8. HOW DID YOU HEAR OF GHANA HOME LOANS

- a. Newspaper/Print media
- b. Internet
- c. Friend/Family
- d. Radio
- e. Other

I/we declare that the information provided in this application form is accurate and not misleading and accept the likelihood of prosecution if found to have provided misleading information.

I/we also undertake to inform Ghana Home Loans of any material changes in my/our financial circumstances during the course of the application up until disbursement.

Other than the information provided in the box above there is **no other material information** to be disclosed which may have an impact on how the application may be considered.

By my/our signature I/we hereby authorise Ghana Home Loans to undertake a credit search on me/us from 3rd party agencies or institutions.

YOUR PROPERTY MAY BE REPOSSESSED IF YOU FAIL TO MAKE YOUR MONTHLY MORTGAGE REPAYMENTS

Borrower

Co - Borrower

Name

Name

Signature

Signature

Date

Date

PLEASE ATTACH THE FOLLOWING DOCUMENTS TO THE APPLICATION FORM
(All original documents should be delivered to Ghana Home Loans)

For Official Use

1. 2 recent colour passport pictures
2. Photo identification – Passport or Driver's License and a second ID
3. Proof of Address - 2 different and recent utility bills / tenancy agreement
4. Three most recent payslips
5. Copy of latest bank statement (3 months)
6. Credit report (where available)
7. Vendor's offer Letter or Sale and Purchase Agreement (if applicable)
8. Processing fee of \$ 200 (or its equivalent) – Non refundable

SELF EMPLOYED APPLICANTS SHOULD ALSO INCLUDE THE FOLLOWING:

9. Personal/business bank statements for 3 years
10. Financial statements for the last 3 years
11. Certificate of incorporation and certificate to commence business