

INDIVIDUAL / JOINT MORTGAGE APPLICATION FORM



DATE OF OF OF OF OF OF	2	BRANC	· u			
DATE D D M M Y Y Y Y		BRAINC	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
A. FIRST APPLICANT INFORMATION						
PERSONAL DETAILS			· · · · · · · · · · · · · · · · · · ·			
Salutation Mr		Mrs Miss Dr Prof			on .	
First Name	Middle				Last Name	
ID No.	Passport	Passport No PIN No				
Date of Birth D D M M Y Y	Nationality					
Marital Status Single	Marrie	Married Divorced Other				
Postal Address	Postal Code Town					
Physical Address (Estate)		<u> Kanada ja d</u>	Plot No.	Town		
Tel No.	M	obile No.				
E-mail			potential			
100% Owned Under M	Nortgage	R	ented	Duration of occupation (Years)	
Present Residence (Location or Estate)			Plot No.	Town	Maria Sala	
Dependants						
Name		Age	Name		Age	
YOUR CURRENT BANKING DETAILS Bank		Branch	8	Account No.		
1						
2						
3						
EMPLOYMENT INFORMATION						
Current Employer	The second secon			Security and the control of the cont		
Employee Position Employee Department				Duration with current employer		
Nature of Employment	Contract		Permanent P	Date of Employment	***************************************	
Postal Address	-	Postal Code	•	Town		
Physical Address (Estate) Tel No.	E-m	nail	710010			
Fax						
Name of Previous Employer, If you have	e changed em	nplovment wit	hin the last two (2) v	rears		
Traine of Frevious Employer, if you have	Change en	iprofilient with	The last two (2) y		***************************************	
Position at Previous Employer						
Nature of Employment (Tick) Contra	ct Pern	nanent	Duration with	n previous employer (Years)		
radule of Employment (fick) Contra			Datation Will	T. J.		



INCOME DETAILS (per month)			CENTRAL PARTIES	
Basic Salary		Commissions Earned		
House Allowance		Owner Occupier allow	vance	
Other Pay / Income		Details of Other Pay		
DETAILS OF OTHER COMMITMENTS	(REPAYMENT AMOUNT	S)		
Sacco Loans		Bank Loan(s)		
Bank Overdraft		Mortgage Repayment	ts	
Details of other commitments			**************************************	
B. SECOND APPLICANT INFORMATI	ON.			
PERSONAL DETAILS				
Salutation Mr	Mrs Mis	ss Dr	Prof	Hon
First Name	Middle Name	33	Last Name	7
ID No.	Passport No			
Date of Birth D D M M Y Y	Y	Nationality	1 111110	1
Marital Status Single	Married		Other	3
Postal Address		al Code	Town	
Tel No.	Mobile No.			
E-mail	Mobile No.			
Present Residence (Location or Estate)		Plot No.	Tov	wn
100% Owned Under Mortgage			Duration of occup	
C. DECLARATION OF OTHER ASSETS			ouration of occup	pation (Tears)
Please indicate details of other imm			<u> </u>	
Do you have any existing mortgages v	ith any other financial ins			
Address of the property LR No		Name of Mortgagee		
Approx outstanding balance	Monthly rental	income (if applicable)	M	onthly Loan Repayment
Name & Address of your advocates				
Have you ever been declared bankrupt /insolvent or had a court order for debt registered against you?	If yes, give deta	ills		
D. LOAN PARTICULARS				
Amount Required (Ksh)	ln:	stallment repayment per	iod in months	Months
Amount in Words				
Purpose of Loan (tick whichever is app	olicable) Purchase hou	se Const	ruction	Equity release

E. PARTICULARS OF PROPERTY TO BE MORTGAGED						
Plot No. of property to be mortgaged (Street name and number i	f applicable)					
Name, address and telephone no of vendor						
Name, address and telephone No of occupier, if any						
Where will the keys be obtained?						
Have the occupants agreed to allow the bank valuer to visit the pro-	emises?					
Purchase price (if urban plot, state so) Kshs						
INDICATE SOURCE TO MEET SHORTFALL, PURCHASE / COST A	ND LOAN (Tick whichever is applicable √)					
a. Personal savings Kshs						
b. Disposal of investment Kshs						
c. Amount already spent (what source) Kshs						
d. Others (specify) Kshs						
TOTAL						
DO YOU INTEND TO CREATE A SECOND MORTGAGE?						
Is the property freehold or leasehold?	If leasehold, state unexpired lease term and annual ground rent					
Give details of any outstanding road or sewerage charges:	State the ratable value					
Is the property for owner occupation or rental?	Is the property mortgaged elsewhere now?					
Does the property have a guest house?	Where is/are the title deed(s)?					
Indicate the nearest township, municipality or trading centre	Area of land (attach copy of official search or title)					
If property to be mortgaged comprises flats, maisonettes or other rentable accommodation, attach the following: construction:	Where the property is already built, please state the materials used in					
a. Cash flow Projections for the next ten years	i. Walls					
b. Current professional valuation report	ii. Roof					
Should you wish to give any valous at information I and the	light and the second se					
Should you wish to give any relevant information, please attach on	a different sheet of paper.					
F. DISCLOSURE OF OTHER RELATED ACCOUNTS Indicate below redeemed or existing mortgage or loan accounts	underwritten by Co-operative Bank as applicable					
Your name	A company where you are a director					
Account Number	Account Number					
Joint names (if with other people):	A company or an individual where you are a guaranto					
Account Number	Account Number					

Please note that failure to disclose the above information will automatically disqualify your application regardless of the stage of processing



TERMS AND CONDITIONS

- 1. That the acceptance of any fee is under no prejudice and will not obligate the Bank to advance the loan.
- 2. In making an offer to advance, the Bank gives or implies no warranty as to the price or value of the property or soundness thereof
- 3. The Bank will, at your expense, insure your life and the mortgaged property during the life of the mortgage
- 4. You will meet all the costs incurred by the Bank in preparing the mortgage deed plus registration fees and all other fees charged by any governmental or local authority. The Bank will instruct its advocates who will deal with the mortgage documentation. In addition you will be required to meet legal costs and any other disbursements in connection with the charge and/or transfer of the property. Such fees are paid directly to the Bank's advocates.
- 5. You consent the Bank to seek further clarification from a licensed Credit Reference Bureau and/or undertake appropriate referencing and sharing of credit information as per the Banking Regulations.
- 6. I/We understand the fees here above are not refundable
- 7. That the valuation report is for use by the Co-operative Bank of Kenya Ltd only

CERTIFICATE OF CONFIRMATION

I/We have read and agreed to the foregoing and declare that my/ our answers are a true statement and that they shall form the basis of a loan the Bank may decide to advance to me/us.

SIGNED	
First Applicant	Second Applicant (if Joint account)
Date / /	Date / /
FOR OFFICIAL USE	BALLER STATE OF THE STATE OF T
Application No Offer No.	Account No.



For more information, visit your nearest Co-op Bank Branch or contact us on 020 2776000, 0729 277600, 0736 690101 or write to us at customerservice@co-opbank.co.ke