

## **HOME LOAN APPLICATION**

### PERSONAL INFORMATION DETAILS Name First Name Title Surname Middle Name **Phone Number Date of Birth** Gender: Male **Female Phone Number Tax Identification Number Email Address Single** Send Statement via email Marital Status: Married Widowed **Divorced** SPOUSE DETAILS (IF APPLICABLE) Name First Name Title Surname Middle Name **Email Address Phone Number** Are you using 25% of your Retirement Savings Account (RSA) balance as your equity contribution? Retirement Saving Account (RSA) PIN Name of Pension Fund Administrator (PFA) FOR JOINT MORTGAGE APPLICATIONS: Spouse Details (if applicable) Name Surname First Name Middle Name Retirement Saving Account (RSA) PIN Evidence of Marriage? Yes No Name of Pension Fund Administrator (PFA) Applicant 1 Amount of equity payable by each applicant: Applicant 2 By signing this application form, I hereby consent that a non-checking account be opened in my name to receive my 25% RSA balance as Equity contribution. **CURRENT RESIDENTIAL ADDRESS Residential Address** D D M M Y Y Y City **State LGA** Living address since **Living with Parents** Please specify ... Residential status: Rent Own **Others** Postal address State **EMERGENCY CONTACT DETAIL (not living in the same address)** Name First Name Title Surname Middle Name **Phone Number Phone Number Residential Address** Town/ccity Area Name Title Surname Middle Name **Phone Number Phone Number Residential Address** Area Town/ccity

INFORMATION CHECKLIST				
By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau				
Originator ID Originator branch				
Individual Joint First time borrower Repeat borrower Your role : Primary applicant	Co-applicant			
SALARIED APPLICANTS				
A				
Completed Home Loan Application Form	Yes No			
Letter of Introduction from Employer's HR	Yes No			
Recent three (3) months' pay slips	Yes No			
Copy of valid means of identification (International passport or Drivers license or National ID)	Yes No			
Recent six (6) months salary account statements (For New Customers)	Yes No			
_				
В				
Valid offer letter from Seller *	Yes No			
Evidence of requisite Equity Contribution*	Yes No			
Copy of title documents to the property	Yes No			
Search report from Bank approved Lawyer	Yes No			
Valuation report from a Bank approver Valuer	Yes No			
Fees for Property Search, Verification and Valuation	Yes No			
C Spousal consent letter (For joint applications)	Yes No No			
SELF EMPLOYED APPLICANTS				
In addition to the documents listed above, the following are required:				
Company Profile	Yes No			
Recent two (2) years audited financial reports	Yes No			
Cashflow projections	Yes No			
Form CO2 or CO7 (particulars of Directors)	Yes No			
Certificate of Registration/Incorporation	Yes No			
Company's recent twelve (12) month account statement (For new Customers)	Yes No			
EQUITY REFINANCING				
All requirements listed under outright property purchase above for salaried applicants or self employed applicants apply except				
valid offer letter from vendor and evidence of requisite equity contribution. The additional requirement is proof of purpose for which loan is being sought.				
EMERGENCY CONTACT DETAIL (not living in the same address)				
	mployed			
Employer's name				
Surname First Name Middle Nam				
Scheme name Industry/ Sector Type eg Private Company, Local Government)				
Customer initial:				

ADDRESS CONTACT			
Phone Number Primary(Home)  Phone Number Other			
(Country Code-area code – phone number eg 234 1 3926845 or 234 802000 1234)  Address			
Employee number    C   C   Y   Y   M   M   D   D   C   C   Y   Y   M   M   D   D			
Occupation Designation (e.g. manager, supervisor, owner)			
Highest level of education Pay date (DD)			
Guaranteed periodic allowance			
Gross monthly salary Net monthly salary Pay frequency (if not monthly)			
OTHER EXISTING LOAN REPAYMENTS			
Other debt payments Other monthly commitments			
MAIN BANKING ACCOUNT DETAILS			
Account type: Current Savings Other, please specify			
Account number Salary account? Yes No			
Account name			
Surname First Name Middle Name  Bank Branch Branch Branch Branch Code			
MORTGAGED PROPERTY DETAILS			
Property purchase price Remaining lease term(YY)			
Property identifiers Title type (e.g. Leasehold or Certificate of Occupant or Freehold)			
Address			
Property type House Semi-detached Townhouse Flat Bungalow Terrace Other			
Primary Second Investment Business Other residence residence or rental premises			
Primary use			
Secondary use (if any)			
Expected subsidy None Employer Government Subsidy amount (if not in 'Net per payslip')			
Property search, verification and Valuation fees must be provided upfront in your account Yes No			
CUSTOMER DECLARATION			

I/We hereby authorise you to debit my/our account and credit my/our home loan account within 30 days of the mortgage being registered or upon draw down as per the limit approved.

I/We authorise you to increase the monthly installment in the event of an increase in the interest rate.

I/We confirm that the information supplied in the application form is true and correct, and that you may use such information to assess the loan application. Materially incorrect information could lead to this loan facility being withdrawn and intentional or negligent disclosure may lead to possible criminal liability. In the event that I request you to send me a statement or other information by email, I/we agree to indemnify you against any claim or liability that may arise or be made by any person (including myself) against it in consequence of the supply of such information by email. Searches and valuation assessments of properties undertaken by us are to ascertain whether the land and improvements to it have sufficient apparent value for the property to act as a security for the loan granted and also assess the replacement value of improvements for insurance purposes. Such searches and valuation assessments are for our internal purposes only and no warranties whatsoever in respect of the property, its title. condition, the purchase price or the insurance amount are given or implied in the granting of the loan. The cost of such searches will be for your account You accept no liability for any defects whether latent or patent in the property or the sum insured, being either land or improvements as a result of assessment of the property by you. Where concerns regarding the property exist, it is my/our responsibility to seek appropriate independent expert advice. The property will at all times be insured at the replacement cost on First Bank of Nigeria Limited (FirstBank) terms and through an insurer on your approved list for the amount stated. I/We understand that if a loan is granted to me/us by you, all costs and fees in connection with insurance and the drawing up and registration of a mortgage will be for my/our own account. You are authorised but not obliged to act on instructions transmitted by me/us through a facsimile or email, unless advised to the contary by me/us. In the event of late/returned payments, the Bank reserves the right to charge overdue interest or penalties as determined by the Bank. You are authorised to verify any information given on this application form, and generally make whatever enquiries are necessary from any source whatsoever. In the event that I/we request the bank to send me/us a bank statement or any other information by any means, I/we agree to indemnify you against any claim/s or liability that may arise or be made by any person (including myself/ourselves) against it in consequence of the supply of such information by the requested means.

	Name	Signature	Date (CCYY-MM-DD)
Main applicant			
Spouse or co-applicant			
		Customer to initial	

## INFORMATION CHECKLIST

By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau whether or not the application for credit facilities is approved;

#### **Definitions**

- "Credit Reference Bureau" means all registered credit reference bureaus being utilized by the Bank from time-to-time;
- "Customer Credit Information" means information concerning:
- your credit history, including applications for credit, credit agreements to which you are or have been a part, pattern of payment or default under any
- your financial history, including your past and current income, assets and liabilities and other matters with respect to your income and financial means;
- your education, employment, career, professional or business history, including the circumstances of termination of any employment career, professional or business relationship; or
- your identity, including your name, date of birth, identity number, marital status and family relationships, past and current iv. addresses and other contact

#### **Definitions**

"Data" means the raw factual information furnished by us to the Credit Reference Bureau including, but not limited to, credit applications, credit agreements, payment history or patterns or Customer Credit Information collected and arranged by the Credit Reference Bureau and its employees and processed by the Credit Reference Bureau's computer systems which are stored in the database

# Consent to disclosure of confidential information You hereby

- a. irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:
  - i. assisting us to perform our assessment of your creditworthiness;
  - ii. deciding whether or not to grant you credit;
  - iii. monitoring your credit profile should we grant you credit; and
  - iv. filing our Customer Credit Information with the Credit Reference Bureau.
- b. consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that you reserve the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in your respect;
- c. acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record;
- d. acknowledge that the Credit Reference Bureau is authorised to collect negative information on the background and credit history relating to any non performing obligations you may have;
- e. consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

1 Main Applicant	1 Witness
Signature	Signature
Name	Name
Designation (where applicable)	Designation (where applicable)
Date: (CCYY-MM-DD)	Date: (CCYY-MM-DD)

1 Spouse/co-Applicant	1 Witness
Signature	Signature
Name	Name
Designation (where applicable)	Designation (where applicable)
Date: (CCYY-MM-DD)	Date: (CCYY-MM-DD)
Branch details (customer consultants)	
Customer segment	Relationship Officer
Branch name	Staff member's number
Scheme application Yes No	Scheme name
Signature	Date: (CCYY-MM-DD)