



UNION HOMES SAVINGS AND LOAN PLC
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 LAGOS,
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NON RESIDENT NIGERIANS MORTGAGE LOAN APPLICATION FORM

Note: For joint applications the person with the higher income should complete the first application section.

1. PERSONAL DETAILS

Title

Mr. Mrs. Miss. Ms. Dr.
 Other

Surname

Forename [s]

Previous/ Other names

Date of Birth

Marital Status

Married Single Divorced
 Separated Widow/Widower

State of Residence

No. of Dependants

Current address

Postcode:

Length of time at this address

Years Months

If less than 3 years at this address, please complete details of previous address on separate sheet.

Tel: Number [including STD code]

Home

Work

Do you currently:

Own your own home? Rent your home?
 Live with your parents?

Other? [Please specify]

Mr. Mrs. Miss. Ms. Dr.

Other

Married Single Divorced
 Separated Widow/Widower

Postcode:

Years Months

If less than 3 years at this address, please complete details of previous address on separate sheet.

Home

Work

Own your own home? Rent your home?
 Live with your parents?

Other? [Please specify]

INCOME AND EXPENDITURE DETAILS

PLEASE COMPLETE THIS MONTHLY BUDGET PLANNER IN ALL CASES

STG \$

Monthly Income

First applicant's earnings after tax

Second applicant's earnings after tax

Other

STG \$

Your total monthly income [after tax]

New mortgage

How contents/building insurance

Life insurance/endowment/pension

Mortgage Care

Council Tax

House maintenance/service charges [for flat owner]

Gas/coal/fuel

Electricity

Telephone

Water

TV License

Car insurance

Road Tax

Car Repair/ Servicing

Petrol/ Travel

Credit Card payments

Child care

Hire purchase payment/other Borrowing

Regular/ committed savings

Food

Clothing	<input type="text"/>	
Subscriptions	<input type="text"/>	
Entertainment/ spending	<input type="text"/>	
Christmas/ birthdays	<input type="text"/>	
Holidays	<input type="text"/>	
Home remittance to relatives/ Parents	<input type="text"/>	
Other	<input type="text"/>	STG \$
Your monthly expenditure		<input type="text"/>
		<input type="text"/>
Total income		

MORTGAGED REQUIRED

Amount Applied for US \$ /STG £

Terms/length of mortgage required

 Years

Please state reason/purpose of mortgage Loans

House purchase	<input type="text"/>	Others [specify]	<input type="text"/>
Owner occupied	<input type="text"/>	Rental/commercial	<input type="text"/>
		Others [specify]	<input type="text"/>

Acquisition/ Purchase/ Refurbishment/ Construction cost

Incidental expenses[Consent Fee, Legal charges etc]

STG \$

Down payment[25% minimum]

House Type

2 Bedroom 3 Bedroom 4 Bedroom

Others[Please specify

Name and address of Developer/vendor

Source[s]of repayment

THE PROPERTY TO BE MORTGAGED

Address of Property to be mortgaged

Please give the full name[s] and date of birth[s] of all the occupants of the property who will be aged 18 or over upon completion, other than the applicant

Full Name	<input type="text"/>	Date of Birth	<input type="text"/>
Full Name	<input type="text"/>	Date of Birth	<input type="text"/>
Full Name	<input type="text"/>	Date of Birth	<input type="text"/>
Full Name	<input type="text"/>	Date of Birth	<input type="text"/>

Is the property?

House? Bungalow? Flat/ Maisonette [purpose built]? Flat/ Maisonette Converted

Other? [Please give details]

Detached? Semi Detached? Terraced?

Other? [Please give details]

Freehold Leasehold? Assignment

If leasehold

Years unexpired Annual ground rent

Title covering property

Name and address of vendor

Name and address of developer

Is the property for?

Residential only Residential/ Business use? Commercial

This page is to be completed by Union Homes if house is to be bought from a developer in relationship with Union Homes.

DECLARATION Every applicant MUST complete and sign

1. I/We declare that all the information given above and in any attachment is true and accurate and is to be regarded as forming part of any subsequent contract with you and any insurers and acknowledgement that I/ We will be liable for loss suffered by you/them as a result of any reliance upon my/our statement.
2. I/We acknowledge that you may withdraw any offer you made and/or demand repayment of any mortgage monies in the event that I/We make a false declaration.
3. I/We authorize any enquiries considered necessary for the confirmation of the above particulars and for credit assessment and I/We authorize the disclosure of any information relating to this application to the other applicant(s) credit reference agencies and to any other person acting all your behalf. I/We understand that you reserve the right to withdraw the mortgage offer at any time upon receipt of any adverse information.
4. I/We understand that you may register information about me/us and the conduct of my/our account with any licensed credit reference agency. This information is used to assist in making credit decisions and to help prevent fraud or for tracing debtors.
5. I/ We understand that you may disclose any information given by me/us to any other member of the Union Bank Group by way of a mailing list for marketing use and for the purpose of transferring the information to any other computer bureau.
6. I/We understand that all fees are payable in advance and is not returnable once expended whether or not an offer of a loan is made: and I/We accept that you have no responsibility to me/us or any other person as to the value or condition of the property.
7. I/We agree to be bound by Rules of the Non-Residential Nigerians Mortgage Scheme (as may be varied from time to time).
8. I/We appreciate that this application may be declined without stating a reason.

9. I/We understand that any mortgage together with any collateral security that may result from this application may at your discretion be transferred /assigned and used in 'relation to a securitization programme. I/We agree that this may happen on the basis that my/our rights under the relevant mortgage documentation will remain unaffected.

Signed Date/...../.....
[First Applicant]

Signed Date/...../.....
[Joint Applicant]

SUPPORTING DOCUMENTS

(TO BE SUBMITTED BY THE APPLICANT AND CO-APPLICANT WITH THIS APPLICATION)

FOR ALL APPLICANTS

1. Photocopy of letter of offer from vendor.
2. If the current employment is [or less than a year, mention details of employment for previous 5 years, giving position held, reasons for change and period of employment
3. Applicable Processing Fees
4. Any other information regarding your repayment capacity that is necessary and would assist Union Homes In appraising the case.
5. Proof of Relationship (if joint application).

FOR EMPLOYED APPLICANTS ONLY

1. Verification of Employment Form with only Part 1 filled in
2. Latest (3) months salary slips/salary certificate showing all deductions.
3. Notarized employer income certification with signatures verified thereon.

FOR SELF-EMPLOYED APPLICANTS ONLY

1. Balance Sheet and Profit & Loss Accounts of the business/profession along with copies of individual income-tax returns for the last three years certified by a Chartered Accountants.
2. A note on the nature of business/profession, form of organization, clients, suppliers etc.
3. Bank Statements - proceeding 12 months.

A complete form with the necessary annexure will help us process your application faster.

- i) Passport photograph
- ii) Means of identification to include valid travel document i.e. Passport