



HFC BANK (GHANA) LIMITED

MORTGAGE APPLICATION FORM

'EBANKESE'

#. 35, SIXTH AVENUE,
NORTH RIDGE, ACCRA
P. O. BOX CT4603,
CANTONMENTS, ACCRA, GHANA

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AFFIX RECENT
PHOTOGRAPH OF
APPLICANT
WITH SIGNATURE

AFFIX RECENT
PHOTOGRAPH OF
CO-APPLICANT
WITH SIGNATURE

HFC ACCOUNT NO:

TYPE OF MORTGAGE REQUESTED, PLEASE CHECK ONE

1. Home Purchase 2. Home Completion 3. Home Equity 4. Home Improvement

CURRENCY	
CEDI/¢	<input type="checkbox"/>
DOLLAR/\$	<input type="checkbox"/>
OTHERS:	
	<input type="checkbox"/>
	<input type="checkbox"/>

PERSONAL INFORMATION OF APPLICANT (S)

Applicant	Surname	First Name	Middle Name	Joint Applicant	Surname	First Name	Middle Name
Current Residential Address				Current Residential Address			
Educational Qualification:				Educational Qualification:			
Mobile Phone No:				Mobile Phone No:			
E-mail:				E-mail:			
Tel. No.:		How Long Resided?		Tel. No.:		How Long Resided?	
<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with parents				<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Living with parents			
Previous address if less than 3 years at present address (Must cover last 3 years- use separate sheet if necessary)							

	Date of Birth	Sex	Title	No. of Dependants	Ages
Applicant		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> Other.		
Joint Applicant		<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Ms. <input type="checkbox"/> Other.		
Relationship of Applicant		<input type="checkbox"/> Spouses <input type="checkbox"/> Siblings <input type="checkbox"/> Parent/Child		<input type="checkbox"/> Other (Please Specify)	

EMPLOYMENT DETAILS

Current Employment	<input type="checkbox"/> Employee Social Security No.	<input type="checkbox"/> Employee Social Security No.
	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Occupation		
Name of Current Employer or business if self employed		
Address of Employer or business address if self employed		
Business Telephone No.		
Shareholding in business	%	%
Nature of business		
Length of current employment/business		
Name and address of accountant if self-employed		
Telephone Number		
Please provide employment/business history over last 3 years (use separate sheet if necessary)		

Previous Employment		
Previous Occupation		
Previous Employer/business name		
Telephone Number		
Shareholding in business		
Nature of business		
Length of Previous Employment/business	%	%

BANK DETAILS

	Applicant	Joint Applicant
Name and Address of Bank (The HFC Bank)		
Branch		
Telephone Number		
Account Number		
How long has account been at this bank		

FINANCIAL INFORMATION

Monthly	Applicant	Joint Applicant
Income:		
Basic Wage/Salary		
Commission/Allowances		
Other income		
Mortgage /Rent subsidy		
Sub Total		
Deduction: Tax		
Social security and or prov. fund		
Current rent/mortgage payment		
Maintenance/Alimony		
Net Salary		
Unsecured credit, (Personal loans,Hire purchase, credit cards, etc.)	Lender	Lender
	Bal. outstanding Exp. Date	Bal. outstanding Exp. Date
	Monthly Repayment	Monthly Repayment

Existing Mortgages

Have you ever had or applied for a mortgage before?	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you using the available equity towards the new purchase?	Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Applicant		Joint Applicant	
Address of Property mortgaged				
Name and Address of first lender				
Telephone Number				
Date of purchase				
Original loan for house purchase				
Balance outstanding				
Account No.				
Other advances outstanding				
Amount of equity existing on property				

ASSETS

LIABILITIES

Type of Asset	Value (in Cedis)	Type of Liability	Value (in Cedis)

DETAILS OF PROPERTY UNDER THIS APPLICATION

Address	
Purchase price	c/\$
Down payment - (20% minimum)	c/\$
Is Property:	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>
Age of Property	Yrs. <input type="checkbox"/> in the course of construction (new)
House type	2-bedroom <input type="checkbox"/> 3-bedroom <input type="checkbox"/> 4-bedroom <input type="checkbox"/> Other (pls specify)
Name and address of developer	
Telephone Number	

PROPERTY INSURANCE *All Applicants MUST answer the following questions*

Have you or any member of your family living with you:

Ever been refused buildings or contents cover, or had special terms imposed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Made a claim on any property or contents insurance in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Suffered more than one loss, or any single loss above during the last 2 years from any of the risks you wish to insure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Been convicted of any offence (other than motoring) or is any prosecution pending?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the property be left unoccupied for more than 1 month continuously in any one year?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have replied 'YES' to any of the above questions please give full details on a separate sheet.

LIFE ASSURANCE *Policies to be used as security for this mortgage*

Life Company	Type	Policy Number	Sum Assured	Maturity Date

DETAILS OF HOLDER OF POWER OF ATTORNEY (NRG ONLY)

Name:		
Address:		
Telephone No.:	Office:	Home:

DECLARATION *Ever applicant MUST complete and sign*

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| <p>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 acknowledge that I/We will be liable for any loss suffered by you/ them as a result of any reliance upon my/our statement.</p> <p>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.</p> <p>3. I/We authorise any enquiries considered necessary for the confirmation of the above particulars and for credit assessment and I/We authorise the disclosure of any information relating to this application to the other applicants (s) credit reference agencies and to any other person acting on your behalf. I/We understand that you reserve the right to withdraw the mortgage offer at any time upon receipt of any adverse information.</p> <p>4. I/We understand that you 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.</p> <p>5. I/We understand that you may disclose any information given by me/us to any other member of the HFC group by way of a mailing list for marketing use and for the purpose of transferring the information to any other computer bureau.</p> | <p>6. I/We understand that all fees 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.</p> <p>7. I/We agree to be bound by the Rules of the Housing Finance Program (as may be varied from time to time).</p> <p>8. I/We appreciate that this application may be declined without stating a reason.</p> <p>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.</p> <p style="text-align: right;">Signed: Date:</p> <p style="text-align: center;">(First Applicant)</p> <p style="text-align: right;">Signed: Date:</p> <p style="text-align: center;">(Joint)</p> |
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