



International Mortgage Application

First Applicant

1 PERSONAL DETAILS

Title _____ Male Female

Family name _____

First name(s) _____

Date of birth _____

Marital status _____

Nationality _____

Country of residence _____

Number of dependents (excluding spouse) _____

Residential address _____

Length of time at this address _____ years _____ months

Home telephone number _____

Work telephone number _____

Have you been referred to FirstCaribbean for your mortgage by one of the following?

Lawyer Accountant Architect Surveyor

Builder Realtor FirstCaribbean representative overseas

2 BANKING DETAILS

Present bankers _____

Branch _____

Account number _____

Branch address _____

3 EMPLOYMENT DETAILS

Employer's name (if applicable) _____

Occupation _____

Employer type: Government Other

Self-employed/Shareholding Company Director/Partner in Firm

If self-employed please complete details in 8-1.

Employer's address (if applicable) _____

How long have you been in your present employment/self-employed etc.?
_____ years _____ months

Previous employer's name and address (if less than 3 years at current employer)

Anticipated retirement age _____

Second Applicant

1 PERSONAL DETAILS

Title _____ Male Female

Family name _____

First name(s) _____

Date of birth _____

Marital status _____

Nationality _____

Country of residence _____

Number of dependents (excluding spouse) _____

Residential address _____

Length of time at this address _____ years _____ months

Home telephone number _____

Work telephone number _____

2 BANKING DETAILS

Present bankers _____

Branch _____

Account number _____

Branch address _____

3 EMPLOYMENT DETAILS

Employer's name (if applicable) _____

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Employer type: Government Other

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_____ years _____ months

Previous employer's name and address (if less than 3 years at current employer)

Anticipated retirement age _____

First Applicant

4 INCOME & EXPENDITURE DETAILS

Income (US\$)

Wage/salary	per annum
Allowances	per annum
Overtime/bonuses/commission	per annum
Other income	per annum
Total gross income (i.e. before tax)	per annum
Less taxation	per annum
(A) SUBTOTAL \$	per annum

Expenditure (US\$)

Rent/mortgage	per annum
Household commitments	per annum
Insurance premiums	per annum
Other financial commitments	per annum
Other regular commitments	per annum
(B) SUBTOTAL \$	per annum

Surplus income (US\$)

(A) SUBTOTAL \$	per annum
(B) SUBTOTAL \$	per annum
(A - B) Surplus income TOTAL \$	per annum

Second Applicant

4 INCOME & EXPENDITURE DETAILS

Income (US\$)

Wage/salary	per annum
Allowances	per annum
Overtime/bonuses/commission	per annum
Other income	per annum
Total gross income (i.e., before tax)	per annum
Less taxation	per annum
(A) SUBTOTAL \$	per annum

Expenditure (US\$)

Rent/mortgage	per annum
Household commitments	per annum
Insurance premiums	per annum
Other financial commitments	per annum
Other regular commitments	per annum
(B) SUBTOTAL \$	per annum

Surplus income (US\$)

(A) SUBTOTAL \$	per annum
(B) SUBTOTAL \$	per annum
(A - B) Surplus income TOTAL \$	per annum

5 MORTGAGE REQUIRED

Mortgage amount you require _____ Interest rate _____ Term _____ years

Is the mortgage to buy a property to be used as a second home? Yes No

Is the property to be self-built? Yes No

If the property is to be self-built, is the property to be constructed involving payments to be made in stages? Yes No

6 THE PROPERTY TO BE MORTGAGED

Address of property to be mortgaged _____

In whose name(s) will the property be registered? (please state full names) _____

Will the people named above live in the property to be mortgaged? Yes No

Please describe property: house flat freehold leasehold other

If leasehold: Years unexpired _____ Annual ground rent \$ _____

Name and address of person to whom you pay ground rent _____

Is the property used for letting? Yes No

Name and address of letting agents _____

Purchase price (excluding the value of the furnishings or appliances etc.) _____

7 LAWYERS

Lawyer's name (if known)

Name of firm

Address

Telephone number (including country code)

Fax number

First Applicant

8 ADDITIONAL INFORMATION

Please complete only where necessary.

8.1 Self-employed/Partner in Firm/Shareholding Company Director

NB: please enclose accounts for each of the last three years.

Nature of business

Name of firm

Trading name

Business address (if different from personal address)

Business telephone number (if different from personal address)

Name and address of your accountant

Telephone number (including country code)

8.2 Statement of worldwide assets & liabilities in US\$

Savings and investments

Bank accounts

Deposit accounts

Bonds

Life policy surrender values

Unit trusts

Listed stocks and shares

Share options

Other savings or investments

Other assets

Proposed property value

Other property value

Unlisted stocks and shares

Value of partnership shares

Value of own business

Other (please specify)

TOTAL \$

Second Applicant

8 ADDITIONAL INFORMATION

Please complete only where necessary.

8.1 Self-employed/Partner in Firm/Shareholding Company Director

NB: please enclose accounts for each of the last three years.

Nature of business

Name of firm

Trading name

Business address (if different from personal address)

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Proposed property value

Other property value

Unlisted stocks and shares

Value of partnership shares

Value of own business

Other (please specify)

TOTAL \$

First Applicant

8 ADDITIONAL INFORMATION *(Continued)*

8.2 Statement of worldwide assets & liabilities in US\$

Statement of liabilities in US\$

Overdraft _____
Other mortgages _____
Bank loans _____
Credit cards _____
Contingent liabilities *(eg, Lloyd's guarantees)* _____
Other liabilities *(please specify)* _____
TOTAL \$ _____

Second Applicant

8 ADDITIONAL INFORMATION *(Continued)*

8.2 Statement of worldwide assets & liabilities in US\$

Statement of liabilities in US\$

Overdraft _____
Other mortgages _____
Bank loans _____
Credit cards _____
Contingent liabilities *(eg, Lloyd's guarantees)* _____
Other liabilities *(please specify)* _____
TOTAL \$ _____

9 DECLARATIONS

I/We confirm that all the information given on this form, or in any attachments, is true and correct and have been made by me/us knowing that you will rely upon it in considering this application.

I/We will notify the Bank immediately of any situation which materially changes any of the information given on the application or attachments.

I/We authorise you to obtain any information you may require relative to this application from my/our employer(s) and from any other source, including credit agency checks, each source being here authorised by me/us to provide you with such information.

I/We confirm that I/we have not: been made bankrupt; failed to keep up regular mortgage/rental payments; had a default or a court judgement registered against me/us or been convicted of (or have prosecutions pending relating to) acts of dishonesty, such as theft or fraud.

I/We confirm that I/we have read, understood and agreed to be bound by the applicable Mortgage Terms and Conditions in respect of the relevant jurisdiction. The Mortgage Terms and Conditions are distributed locally (in each jurisdiction).

First Applicant

Signature _____
Date _____

Second Applicant

Signature _____
Date _____

10 INFORMATION CHECKLIST

To be completed by the Mortgage Specialist

- 6 months' current account statements seen (and photocopied if non-current account customer)
- Evidence of salary seen and corresponds with the information given by the customer
- Customer identified *If non-FirstCaribbean customer please give details of identification here* _____
- Application form complete

In some sections of this application form, additional information may be required. You will be directed to provide this in Section 8 'Additional Information' at the back of this form.

Second applicant details need only be completed if they differ from the first applicant details.

Please complete all sections in BLACK INK and BLOCK CAPITALS.

Documents and references you will need to apply for your mortgage:

- Bank current account number and address of branch
- Lawyer's address and telephone number
- Details of any existing or new life assurance policies
- If you are self-employed:
 - Details of your buildings insurance
 - Your last three years' accounts
 - The name, address and telephone number of your accountant
- In addition, if you are intending to build your home:
 - The name, address and telephone number of your architect and builder
 - Your builder's payment schedule and an approved building plan
- Details of any proposed borrowing with other lenders that will be supported by your property
- If you are remortgaging to FirstCaribbean from another lender you will also need the following:
 - Name and address of current lender
 - Details of any other borrowing supported by the property
 - Copy of life policy/schedule if available
- The Bank reserves the right to take references but these may not be needed if you supply:
 - Six months' current account statements and proof of income (e.g. three months' wage/salary slips)
 - The name, address and telephone number of both your architect and builder
 - Your builder's payment schedule and an approved building plan

If you are not a FirstCaribbean customer, follow the bank account opening procedures listed in FirstCaribbean International Account Opening Pack.