



Home Improvement Loan Application – Maximum \$15,000.00

Income Statement	
Monthly Income	
Applicant's Salary (net)	<input style="width: 100%;" type="text"/>
Co-Applicant's Salary (net)	<input style="width: 100%;" type="text"/>
Child Maintenance	<input style="width: 100%;" type="text"/>
Investment Income	<input style="width: 100%;" type="text"/>
Rental Income	<input style="width: 100%;" type="text"/>
Other Income _____	<input style="width: 100%;" type="text"/>
Bonus _____	<input style="width: 100%;" type="text"/>
Pension	<input style="width: 100%;" type="text"/>
Total Monthly Income	\$ <input style="width: 100%;" type="text"/>
Monthly Commitments	
Mortgage	<input style="width: 100%;" type="text"/>
Rent	<input style="width: 100%;" type="text"/>
Church Tithes	<input style="width: 100%;" type="text"/>
Child Maintenance Payment	<input style="width: 100%;" type="text"/>
Installment Payments / Loans:	
Vehicle	<input style="width: 100%;" type="text"/>
Furniture	<input style="width: 100%;" type="text"/>
Personal Loans	<input style="width: 100%;" type="text"/>
Credit Cards – 10% of Limit	<input style="width: 100%;" type="text"/>
Other Monthly Obligations	
Land Tax	<input style="width: 100%;" type="text"/>
Home	<input style="width: 100%;" type="text"/>
Insurance	<input style="width: 100%;" type="text"/>
Life Insurance	<input style="width: 100%;" type="text"/>
Miscellaneous	<input style="width: 100%;" type="text"/>
Total Monthly Expenditures	\$ <input style="width: 100%;" type="text"/>

I/We hereby declare that the information provided herein is true and complete in all material respects and that no information is omitted in relation to any of the items describing my/our income and expenses.

Signature or Main Applicant Date(DD/MM/YYYY)

Signature of Joint Applicant Date(DD/MM/YYYY)

For more than two applicants please fill additional application forms.

Loan application checklist:

- Complete all sections of the application form
- Provide **two** quotes from contractors

Proof of:

- Employment and income (e.g. pay stub)
- Rent/Mortgage payments (e.g. receipt for payment)
- Description of work (e.g. plans, pictures, videos etc.)

Statement of Net Worth	
Current Assets (what I own)	
Chequing and Savings Accounts:	Balance:
# _____	<input style="width: 100%;" type="text"/>
# _____	<input style="width: 100%;" type="text"/>
# _____	<input style="width: 100%;" type="text"/>
Term Deposits	<input style="width: 100%;" type="text"/>
Investments	<input style="width: 100%;" type="text"/>
Stocks/Mutual Funds (provide statements)	<input style="width: 100%;" type="text"/>
What I'm Owed _____	<input style="width: 100%;" type="text"/>
Other _____	<input style="width: 100%;" type="text"/>
Total Current Assets	\$ <input style="width: 100%;" type="text"/>
Fixed Assets	
Home I Fair Market Value	<input style="width: 100%;" type="text"/>
Real Estate: <input type="checkbox"/> Local	<input style="width: 100%;" type="text"/>
<input type="checkbox"/> Overseas	<input style="width: 100%;" type="text"/>
Vehicle	<input style="width: 100%;" type="text"/>
Household Effects	<input style="width: 100%;" type="text"/>
Other _____	<input style="width: 100%;" type="text"/>
Total Fixed Assets	\$ <input style="width: 100%;" type="text"/>
Total Assets	\$ <input style="width: 100%;" type="text"/>
Liabilities (What I Owe)	
Mortgage(s) (Disclose Bank):	Balance:
_____	<input style="width: 100%;" type="text"/>
Personal Loans (Disclose Bank):	<input style="width: 100%;" type="text"/>
_____	<input style="width: 100%;" type="text"/>
Credit Cards (Authorized Limit):	<input style="width: 100%;" type="text"/>
Clarien Bank Limited	<input style="width: 100%;" type="text"/>
HSBC	<input style="width: 100%;" type="text"/>
BNTB	<input style="width: 100%;" type="text"/>
Other	<input style="width: 100%;" type="text"/>
Other Debt:	<input style="width: 100%;" type="text"/>
_____	<input style="width: 100%;" type="text"/>
Total Liabilities	\$ <input style="width: 100%;" type="text"/>
Net Worth	\$ <input style="width: 100%;" type="text"/>



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Loan Information			
Term Requested _____	Amount Requested \$ _____	Date (DD/MM/YYYY) _____	
Purpose of Request _____			
Applicant • Personal Information			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Other _____ Please <input checked="" type="checkbox"/> One <input type="checkbox"/> Individual Applicant <input type="checkbox"/> Joint Applicant			
_____	_____	_____	_____
Last Name	First Name	Middle Initials	
_____	_____	_____	_____
Residential Address	Parish	Postal Code	Years at Present Address
_____	_____	_____	_____
Mailing Address (if different from above)	Parish	Postal Code	Years at Previous Address
_____	_____	_____	_____
Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Own Free and Clear <input type="checkbox"/> Live with Relatives	_____	Name of Landlord or Mortgage Holder	Telephone No.
_____	_____	_____	_____
(____) _____ - _____	(____) _____ - _____	(____) _____ - _____	
Home Telephone	Work Telephone	Cell Number	
_____	_____	_____	_____
Email Address	Date of Birth (DD/MM/YYYY)	ID Type	ID Number
_____	_____	_____	_____
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	No. of Dependents _____	Ages _____	
_____	_____	_____	
Bermudian: <input type="checkbox"/> Yes <input type="checkbox"/> No If No, Nationality _____	Date moved to Bermuda (DD/ MM/ YYYY) _____		
_____	_____		
Name of Present Employer	Occupation	Start Date (DD/MM/ YYYY)	
_____	_____	_____	
Name of Previous Employer	Occupation	Years of Employment	
_____	_____	_____	
_____	(____) _____ - _____		
Name of Contact (not currently residing with you)	Telephone No.		
_____	_____		
Do you have any outstanding debts with Bermuda Credit Association?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have any outstanding judgements or are you a defendant in any suits or legal actions?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have any obligations as an endorser, co-maker or guarantor?	<input type="checkbox"/> Yes <input type="checkbox"/> No		



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Joint Applicant • Personal Information			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss <input type="checkbox"/> Other _____ Please <input checked="" type="checkbox"/> One <input type="checkbox"/> Individual Applicant <input type="checkbox"/> Joint Applicant			
Last Name _____		First Name _____	Middle Initials _____
Residential Address _____		Parish _____	Postal Code _____
Years at Present Address _____			
Mailing Address (if different from above) _____		Parish _____	Postal Code _____
Years at Pervious Address _____			
Residence: <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Own Free and Clear <input type="checkbox"/> Live with Relatives _____			
Name of Landlord or Mortgage Holder _____		Telephone No. _____	
(____) _____ - _____ Home Telephone	(____) _____ - _____ Work Telephone	(____) _____ - _____ Cell Number	
Email Address _____		Date of Birth (DD/MM/YYYY) _____	ID Type _____
ID Number _____			
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		No. of Dependents _____	Ages _____
Bermudian: <input type="checkbox"/> Yes <input type="checkbox"/> No If No, Nationality _____ Date moved to Bermuda (DD/ MM/ YYYY) _____			
Name of Present Employer _____		Occupation _____	Start Date (DD/MM/ YYYY) _____
Name of Previous Employer _____		Occupation _____	Years of Employment _____
Name of Contact (not currently residing with you) _____		Telephone No. _____	
Do you have any outstanding debts with Bermuda Credit Association?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any outstanding judgements or are you a defendant in any suits or legal actions?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any obligations as an endorser, co-maker or guarantor?			<input type="checkbox"/> Yes <input type="checkbox"/> No

I/We hereby declare that the information which I/ We have provided to you in support of this application is true and complete in all material respects and that no information is omitted in relation to any of the items describing my/our liabilities. I/ We authorise you to contact such persons as you think fit to verify the correctness and completeness of this information and authorise any such persons to release it to you.

I/We hereby authorize the Bermuda Housing Corporation to communicate via email. Yes No

Signature of Main Applicant _____ Signature of Joint Applicant _____

Date (DD/MM/YYYY) _____ Date (DD/MM/YYYY) _____