



## Home Improvement Loan Application – Maximum \$15,000.00

### Main Applicant • Personal Information

Mr.  Mrs.  Ms.  Miss  Other \_\_\_\_\_

\_\_\_\_\_  
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:  Rent  Own  Own Free and Clear  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

Married  Single  Separated  Divorced  Widowed No. of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Bermudian:  Yes  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?  Yes  No

Do you have any outstanding judgements or are you a defendant in any suits or legal actions?  Yes  No

Do you have any obligations as an endorser, co-maker or guarantor?  Yes  No

**Private and Confidential**



**Home Improvement Loan Application – Maximum \$15,000.00**

**Joint Applicant • Personal Information**

Mr.  Mrs.  Ms.  Miss  Other \_\_\_\_\_

\_\_\_\_\_  
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:  Rent  Own  Own Free and Clear  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

Married  Single  Separated  Divorced  Widowed No. of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Bermudian:  Yes  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?  Yes  No

Do you have any outstanding judgements or are you a defendant in any suits or legal actions?  Yes  No

Do you have any obligations as an endorser, co-maker or guarantor?  Yes  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 authorize you to contact such persons as you think fit to verify the correctness and completeness of this information and authorize any such persons to release it to you.

Signature of Main Applicant \_\_\_\_\_

Signature of Joint Applicant \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

Date (DD/MM/YYYY) \_\_\_\_\_

**Private and Confidential**



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Income Statement	
<b>Monthly Income</b>	
Applicant's Salary (net)	<input type="text"/>
Co-Applicant's Salary (net)	<input type="text"/>
Child Maintenance	<input type="text"/>
Investment Income	<input type="text"/>
Rental Income	<input type="text"/>
Other Income _____	<input type="text"/>
Bonus _____	<input type="text"/>
Pension	<input type="text"/>
<b>Total Monthly Income</b>	<b>\$</b> <input type="text"/>
<b>Monthly Commitments</b>	
Mortgage	<input type="text"/>
Rent	<input type="text"/>
Church Tithes	<input type="text"/>
Child Maintenance Payment	<input type="text"/>
<b>Installment Payments / Loans:</b>	
Vehicle	<input type="text"/>
Furniture	<input type="text"/>
Personal Loans	<input type="text"/>
Credit Cards – 10% of Limit	<input type="text"/>
<b>Other Monthly Obligations</b>	
Land Tax	<input type="text"/>
Home	<input type="text"/>
Insurance	<input type="text"/>
Life Insurance	<input type="text"/>
Miscellaneous	<input type="text"/>
<b>Total Monthly Expenditures</b>	<b>\$</b> <input type="text"/>
<p>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.</p>	
_____ Signature or Main Applicant	_____ Date(DD/MM/YYYY)
_____ Signature of Joint Applicant	_____ Date(DD/MM/YYYY)

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

