





# Loan and Mortgage Application

BANK USE ONLY

CIF Number:

Loan Application Number:

Note: All Loan Applicants must have a Savings/Chequing Account with Clarien Bank that is fully compliant prior to any advance of funds.

## Joint Applicant - Personal Information Cont.

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

Yes  No  
 Yes  No  
 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 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 Bank to communicate via email.  Yes  No

I/We authorise Clarien Bank Limited to debit the loan payment from my/our account number \_\_\_\_\_

\_\_\_\_\_

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

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

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

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



# CLARIEN

## Personal Financial Statement

Please complete all sections. (List Income\Expenses)

**Income Statement**

**Monthly Income**

Applicant's Salary (net)

Co-Applicant's Salary (net)

Child Maintenance Income

Investment Income

Rental Income

Other Income

Bonus

Pension

**Total Monthly Income** \$

**Monthly Commitments**

Mortgage

Rent

Church Tithes

Child Maintenance Payments

**Installment Payments/Loans:**

Vehicle

Furniture

Personal Loans

Credit Cards - 10% of Limit

**Others Monthly Obligations**

Land Tax

Home Insurance

Life Insurance

Miscellaneous

**Total Monthly Expenditures** \$

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 of Main Applicant  Date (DD/MM/YYYY)

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

For more than two applicants please fill in additional application forms.

**Loan application checklist:**

- Complete all sections of the application form
- Provide a quote for item(s) from supplier

**Proof of:**

- Employment and income (e.g. pay stub)
- Rent/Mortgage payments (e.g. receipt for payment)

**For home purchases/mortgages:**

- Details of insurance on existing home, if applicable
- Copy of the sales listing or the purchase & sales agreement

**Statement of Net Worth**

**Current Assets (what I own)**

**Chequing and Savings Accounts** Balance

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Term Deposits

Investments

Stocks/Mutual Funds (provide statements)

What I'm Owed

Other

**Total Current Assets** \$

**Fixed Assets** Value

Home | Fair Market Value

Real Estate:  Local  Overseas

Vehicle

Household Effects

Other

**Total Fixed Assets** \$

**Total Assets** \$

**Liabilities (What I Owe)**

**Mortgage(s) (Disclose Bank)** Balance

**Personal Loans (Disclose Bank)**

**Credit Cards (Authorized Limit)**

Clarien Bank Limited

Other

**Other Debts**

**Total Liabilities** \$

**Net Worth** \$

(Total Assets minus Total Liabilities)