

MORTGAGE LOAN APPLICATION FORM: PART ONE

NB: - Read through the whole document before completing the Form. To avoid unnecessary delays, ensure all the required documents are enclosed.

Section 1: APPLICANTS' INFORMATION

	APPLICANT	CO-APPLICANT
1. Surname		
2. First Name(s)		
3. Date of Birth		
4. Gender		
5. Marital Status (Attach marriage certificate)		
6. I.D Number		
7. Passport Number (<i>Attach relevant pages</i> with current Visa and Permit where applicable)		
8. Residential Status (Resident/Non-resident)		
9. Nationality		
10. Current residential address		
11. Status of residence ownership (ie rented, owned, mortgaged, company owned, family owned)		
12. Residential area (High, Medium, Low, Rural)		
13. Level of Education (ie ZJC level, O'level, A' Level, Certificate, Diploma, Degree, Post Graduate Degree, Doctorate		
14. Postal Address		
15. Home Telephone		
16. Work Telephone		
17. Mobile Number		
18. e-mail Address		
19. Full Name(s) of Spouse (<i>if not co-applicant</i>)		
20. Spouse's Date of Birth		

21. Total Number of Dependents			
22. Contact Details of Two People, one Resident in Zimbabwe and the other abroad	(a). Full Name Address: Bus Tel:	Home Tel:	Mobile:
	(b) Full Name Address:		
	Bus Tel:	Home Tel:	Mobile:

SECTION 2: EMPLOYMENT DETAILS: Start with the Current Employer

APPLICANT	CO-APPLICANT	
23. State Employer, Employment sector, Position Held and Period of	State Employer, Employment sector, Position Held and Period of	
employment	employment	
1.	1.	
FromTO	FromTO	
mm/yr mm/yr	mm/yr mm/yr	
2	2	
FromTO	FromTO	
mm/yr mm/yr	mm/yr mm/yr	

24. Have you or your spouse/co-applicant ever been declared insolvent or assigned your estate or reached a compromise with your creditors?

Yes / NO (Delete the one which does not apply to you)

If Yes give Details:

25.Global loan Obligations

Credit Facilities	Lending institution, Outstanding Balance, Monthly repayment, expiry date
Other mortgages loans	
Personal Loans	
Car loans	
Hire purchase	
Credit cards	
(state credit limits)	

SECTION 3: PURPOSE OF THE LOAN

26. Purpose

(a) Purchase a Finished House	(b) Construct a Complete House	
		1

(c) Complete a House Already Under Construction	(d) Extension / Improvement To Existing House	
(e) Stand Only	(f) Stand and Construction	
(g) Refinance	(h) Equity release	

27. Maximum Loan amount (USD) applied for (inclusive of price of the property/cost of materials, valuations fees, stamp duty and transfer & bond registration)	
28. State whether this Loan is required for the First or Subsequent Mortgage Bond	
29. If subsequent bond, state proposed improvements together with expected costs	
30. Over how many months do you propose to repay the loan (max.300 months for property and construction and max 60 months for stands only)	

SECTION 4: MONTHLY INCOME AND EXPENSES

Current proof of earned income required in the form of:

- Copies of three most recent payslips,
- 2 most recent bank statements, and
- Employer's letter confirming income (*where applicable*)

	APPLICANT	CO-APPLICANT
31. Income		
(a) What is your monthly Gross Salary		
(b) Annual Bonus (if earned)		
(c) Other income from any other source (provide proof) eg rental income to be accompanied by lease agreement		
32. Total Monthly Expenses including obligations in (25)		
33. Net monthly Salary (shown on the payslip)		

SECTION 5: DECLARATION

I/we declare that to the best of my/our knowledge and belief the information and answers given in this application are true and correct, and that no information that might affect Homelink's decision has been deliberately withheld or misrepresented.

Signature of Applicant

Signature of Co-Applicant

Date

Date



MORTGAGE LOAN APPLICATION FORM: PART TWO

NB:- Read through the whole document before completing the Form. To avoid unnecessary delays, ensure all the required documents are enclosed.

Section 1: APPLICANTS' INFORMATION

	APPLICANT	CO-APPLICANT
1. Surname		
2. First Name(s)		
3. Account Number		
4.Approved Loan Limit		
5. Value of the Property		

SECTION 2: DETAILS OF PROPERTY TO BE MORTGAGED. 6. In whose name is the Property Currently Registered (As per Title Deeds) 7. State Physical Address, Suburb and Township of the Property 8. Area of Stand (in square meters or hectares) 9. What is the purchase price or estate value of the property: 10. Is there any form of Agreement of Sale/Deed of Sale between you and the seller? Yes/No If yes attach Agreement of Sale and copy of Title Deed 11. Is there an existing mortgage bond over the property: Yes/No If yes, state amount owing and to whom is it bonded? 12 Do you or your spouse own any other immovable with a residential property with a running mortgage? Yes/No If yes give Physical address State to whom the property is bonded as well as the monthly instalment in respect of the bond. 13. Which Legal Practitioner has been appointed by the Seller to attend to the transfer of the property?

14. In whose name(s) is the Title Deed to be registered?

15. Who may Homelink (Pvt) Ltd contact to gain access to the property in order to value it?			
Full Name:			
Contact Details:	Tel	Mobile	e-mail:

SECTION 3 LOANS FOR CONSTRUCTION OR PROPOSED IMPROVEMENTS				
17. Cost of proposed improvements				
18. Nature of work				
(a) Details if known of	NAME	ADDRESS	CONTACT NUMBERS	
Contractor				
Architect				
Engineer				
Quantity Surveyor				
Other professionals -specify				

Should you wish to give any other relevant information please do so on a separate sheet of paper

19) In all cases where your nominated representative is going to sign some documents on your behalf at any stage of the loan processing, attach three (3) original copies of Powers of Attorney authenticated by a Notary Public

SECTION 4: DECLARATION

I/we declare that to the best of my/our knowledge and belief the information and answers given in this application are true and correct, and that no information that might affect Homelink's decision has been deliberately withheld or misrepresented.

Signature of Applicant

Signature of Co-Applicant

Date

Date