

**APPLICATION FOR A LOAN
ON FIXED PROPERTY
(INDIVIDUAL)**

Tick Appropriate Box

| | |
|------------------------|--------------------------|
| New Loan | <input type="checkbox"/> |
| Further Advance | <input type="checkbox"/> |

State Loan Account No.

Tick Appropriate Box

| | |
|---------------------|--------------------------|
| Low Density | <input type="checkbox"/> |
| High Density | <input type="checkbox"/> |

| | |
|--------------------|---------------------------|
| Interviewer: | Log No. |
| Comments: | |
| | |
| | |

1. Full Names of Applicant/s:

(i) D.O.B. I.D. No.
 (ii) D.O.B. I.D. No.
 N.B. If applicant is a female, state maiden name where applicable:

2. Marital Status: Married Single Divorced Other
 If married – Name of Spouse D.O.B. I.D. No.

3. Contact Details: Telephone: Home Business Cell
 Fax Email:
 Present Postal Address
 Future Postal Address as from

4. Occupation of Applicant/s:

(i) Employer Date joined
 (ii) Employer Date joined
 If less than two years in present employment, give details of previous two years employment.
 {a}
 {b}

5. Loan Details:

For what purpose is the loan required?
 Amount of loan required \$ Repayable over years

6. Credit Record

{a} Have you or your spouse ever been declared insolvent or assigned your estate? Yes No
 {b} Are there now or have there been in the past Civil Judgements against you or your spouse? Yes No
 If yes, give details
 {c} Have you or your spouse ever had credit facilities with other organisations? Yes No
 If yes, give details
 Current liability \$

7. Existing Accounts:

{a} Do you, your spouse or any member of your family have existing Investments or Mortgage accounts with CABS? Yes No

If yes, give the following details:

Name: Type A/C No. Balance \$
Name: Type A/C No. Balance \$
Name: Type A/C No. Balance \$

{b} Other financial institutions with which you hold deposit accounts:

Name: Branch
Name: Branch

8. Monthly Gross Income of Applicant/s:

(i) \$
Current proof of income required (ii) \$
Other \$ Specify
TOTAL \$

If self-employed, financial statements for the last two years and up-to-date Management Accounts are required.

9. Collateral / Additional Security and Suretyship:

{a} Should the Society require collateral security, state the type and amount of security that you can provide.

Type Amount \$
(Where applicable, written confirmation from proposed guarantors must be submitted.)

{b} Is a surety available if required by the Society? Yes No

If yes, give details:

Name Relation to applicant/s
Address
Employer Income \$ per month
(Written confirmation of proposed surety's willingness and current proof of income to be submitted.)

10. Details of Property to be mortgaged:

{a} Description as per Title Deeds
Area of land (in square metres) Physical Address
Suburb or Township
Purchase Price \$ Date of Purchase
Name of Registered Owner (copy of agreement of sale to be submitted)
Amount of cash available for balance of purchase price / project \$ Where held
Transferring Legal Practitioners
Amount of transfer fees / bond costs available \$..... Where held
{b} By whom will the property be occupied?
If tenant, state amount of gross monthly rental \$
{c} If property currently bonded, state Bondholder Amount owing \$
{d} Are the premises accessible to the Society's valuator? Yes No
{e} Details of person to be contacted for access to the property: Name Tel. No.
{f} Please quote stand number value of and liability on any other immovable property owned by you or your Spouse:
(i) Name Stand No. Value Current Liability
(ii) Name Stand No. Value Current Liability
(iii) Name Stand No. Value Current Liability

11. **Loans for Proposed Improvements:**

- {a} Cost of proposed improvements \$ Signed tender and working plans must be submitted where applicable.
- {b} Name and address of: (i) Contractor
(ii) Architect
(iii) Engineer
(iv) Quantity Surveyor
(v) Other professionals

N.B. Where Applicable:

- {c} Do you intend to sub-contract? Yes No
If yes, give details: Subcontractor Nature of work
.....
{d} Date of commencement Anticipated time to complete

12. Are there any white ants, borers, beetles, dry rot, decay, patent or latent defects etc. in any building on the above properties?

Yes No

If yes, give details:

Are there any servitudes or any other matters relating to the property detrimental to the Society's interests?

Yes No

If yes, give details:

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

14. In the event of the loan being granted:

- {a} I/we acknowledge that I/we will be bound by the rules of the Society and the conditions contained in the Society's standard mortgage bond document and, in the case of building loans, by the Society's Minimum Specifications. (The Society's Rules, Mortgage Bond document and minimum Specifications are available for your inspection.)
- {b} I/we undertake to pay the costs of the mortgage bond and any other incidental costs required by the Society.
- {c} I/we authorise the Society to effect any insurance of the buildings that shall be required with RM Insurance (Private) Limited at my/our expense. This insurance will include builder's risk on buildings in the process of erection.
- {d} I/we authorise the Society to pay out of the proceeds of the loan outstanding rates or loans due by me/us that represent preferent charges against the property.
- {e} I/we undertake to pay the Society the valuation fees at the scale at present in force. I/we understand that the relevant valuations made are for the information of the Society only.
- {f} I/we undertake to pay the costs of a Surveyor's Certificate, if required by the Society to identify the property.
- {g} I/we acknowledge that the Society shall have the right to withdraw from this loan if, in its opinion, the registration of the mortgage bond is unduly delayed, or if any information given by me/us in connection with this application is found to be false.

I/we declare that, to the best of my/our knowledge and belief, the particulars set out in this application are true and that no information that might affect the decision of the Society has been withheld. I/we acknowledge that the Society does not in any way warrant that the cost of the property (including any existing or proposed improvements thereon) is reasonable or that such property is or will be free from defect.

.....
Signature/s of Applicant/s

.....
Date

FOR OFFICE USE ONLY

Financial Information:

As at As at

| | | |
|-----------------------|--|--|
| Turnover | | |
| Gross Profit | | |
| Net Profit Before Tax | | |
| Net Profit After Tax | | |
| Share Capital | | |
| Shareholders' Equity | | |
| Borrowed Capital | | |

| | Date rec. | Received by | | Date | Actioned by |
|------------------------|-----------|-------------|---|------|-------------|
| Acceptance | | | Date of registration of bond | | |
| Builder's Waiver | | | Date of receipt of advice of registration | | |
| Minimum Specifications | | | Property description checked | | |
| Building Loan Addendum | | | | | |
| Approved Plan | | | | | |

DISBURSEMENT – ORDINARY LOANS

| Date Issued | Guarantees Issued etc Name of Payee | Amount | Initials | Date Paid | Amount | Cheque or JV Number | Initials |
|-------------|--|--------|----------|-----------|--------|------------------------|----------|
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DISBURSEMENT – ORDINARY LOANS

| Date Issued | Name of Payee | Amount Paid | Available on Retention | Cheque or JV Number | Initials |
|-------------|---------------|-------------|---------------------------|------------------------|----------|
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