

MORTGAGE / LOAN APPLICATION FORM

PRIMARY APPLICANT PERSONAL INFORMATION

Mr. Mrs. Ms. Miss Dr. Other _____

Last Name _____ First Name _____ Middle Name _____

Home Address _____ Cell. # _____

Mailing Address _____ Tel. # _____
(If different from home)

Previous Address _____ E-mail _____
(If less than 2 years at present address)

Date of Birth (DD/MM/YY) _____ Number of Dependents _____ Ages _____ Bermudian Yes No

Marital Status Married Single Separated Divorced Widowed

Name of Present Employer _____ Years of Employment _____

Employer Address _____ Tel. # _____

Occupation _____ Position/Title _____

Previous Employer _____ Years of Employment _____

Current Residence Rent Own with mortgage (Mortgage Balance \$ _____) Own Free & Clear Live With Relatives

Driver's License Number _____ Utility Bill Account Number _____

REFERENCE NAME	ADDRESS	RELATIONSHIP	Tel. #
1.		1.	
2.		2.	
3.		3.	

CO-APPLICANT PERSONAL INFORMATION

Mr. Mrs. Ms. Miss Dr. Other _____

Last Name _____ First Name _____ Middle Name _____

Home Address _____ Cell. # _____

Mailing Address _____ Tel. # _____
(If different from home)

Previous Address _____ E-mail _____
(If less than 2 years at present address)

Date of Birth (DD/MM/YY) _____ Number of Dependents _____ Ages _____ Bermudian Yes No

Marital Status Married Single Separated Divorced Widowed

Name of Present Employer _____ Years of Employment _____

Employer Address _____ Tel. # _____

Occupation _____ Position/Title _____

Previous Employer _____ Years of Employment _____

Current Residence Rent Own with mortgage (Mortgage Balance \$ _____) Own Free & Clear Live With Relatives

Driver's License Number _____ Utility Bill Account Number _____

REFERENCE NAME	ADDRESS	RELATIONSHIP	Tel. #
1.		1.	
2.		2.	
3.		3.	

Current Income			
Monthly	Primary Applicant	Co-Applicant	FBS&L Use Only
Salary/Wage (Net)			
Second Job			
Rental Income			
Dividends &/or Interest			
Child Support			
Other			
Total Income	\$	\$	
Current Expenditure			
Monthly	Primary Applicant	Co-Applicant	FBS&L Use Only
Rent/Mortgage			
Other Loans			
Car/Bike Payments			
Charge Accounts			
Credit Card Payments			
Sub Total	\$	\$	
Monthly Utilities	Primary Applicant	Co-Applicant	FBS&L Use Only
Gas/Electric/Water			
Telephone (land, cell, pager & internet)			
Cable/Satellite			
Sub Total	\$	\$	
Transportation	Primary Applicant	Co-Applicant	FBS&L Use Only
Car/Bike/Bus/Boat			
Sub Total	\$	\$	
Entertainment	Primary Applicant	Co-Applicant	FBS&L Use Only
Movies/Nightclubs etc.			
Concerts/Sports & Recreation			
Clubs & Associations			
Sub Total	\$	\$	
Miscellaneous	Primary Applicant	Co-Applicant	FBS&L Use Only
Clothing (incl. dry clean & laundry)			
Groceries (incl. pet food)			
Church			
Medical/Dental			
Landscaping & Housekeeping			
Education			
Sub Total	\$	\$	
MONTHLY TOTAL	\$	\$	
Annually	Primary Applicant	Co-Applicant	FBS&L Use Only
Car/Bike/Boat Expenses			
House Insurance			
House Maintenance			
Land Tax			
Life Insurance			
Christmas Expenditure			
Birthdays/Vacations			
Education			
Other			
Annual Total	\$	\$	
Divided by 12 to convert to monthly	\$	\$	
Total Expenses	\$	\$	FBS&L Use Only
Total Income			
Less Total Expenses			
Surplus Income	\$	\$	

Current Assets	
Deposit & Savings Account	
1	\$
2	\$
3	\$
Term Deposits	
1	\$
2	\$
Investments	
1	\$
2	\$
3	\$
Stocks & Mutual Funds	
1	\$
2	\$
3	\$
Debtors (owed to you)	
1	\$
2	\$
Other	
1	\$
2	\$
3	\$
CURRENT ASSETS \$	
FIXED ASSETS	
Home	\$
Other Real Estate	\$
Car	\$
Household effects	\$
Other	\$
Total Fixed Assets	\$
TOTAL ASSETS \$	
LIABILITIES \$	
Mortgage	\$
Loans	\$
Credit Cards	\$
Charge Accounts	\$
Other	\$
Other Debts	\$
TOTAL LIABILITIES \$	
*Subtract Total Liabilities from Total Assets for Surplus	
SURPLUS	\$

DECLARATION

1. I/We apply for a mortgage/loan as detailed in this application.
2. I/We authorize First Bermuda Savings & Loan to make such enquiries as necessary to verify any information supplied in this application.
3. I/We agree to release to First Bermuda Savings & Loan or any of its subsidiaries, the information contained in this application form for the purpose of assessing my/our correct insurance requirement in accordance with the best available advice.
4. The information given in this application is true and accurate to the best of my/our knowledge and belief. It is understood that additional information may be required and that I/we may be asked to discuss this application in a personal interview.
5. I/We accept that First Bermuda Savings & Loan may, at any time before the loan offered to me/us is complete, withdraw, revise or cancel such offer.
6. I/We authorize First Bermuda Savings & Loan to verify any credit reference and make any other such enquiries in accordance with their normal procedures with this application.
7. I/We confirm that I/we have no outstanding writs in my/our name(s) nor do I/we have any debts with the Bermuda Credit Association for collection.

Signature of Primary Applicant _____ Date _____
(DD/MM/YY)

Signature of Co-Applicant _____ Date _____
(DD/MM/YY)

Complete for the type of Borrowing required

MORTGAGE

LOAN

House Purchase/Renovation

Purchase price of new home \$
Cost of construction to build new home \$
Purchase price of lot of land \$
Price to renovate an existing property \$
Price to re-finance an existing mortgage \$
Other _____ \$
Term (in years/months) _____
Own contribution (cash or land value) \$

Amount of loan requested \$
Purpose:
(Please tick one below)
Purchase vehicle
Education
Consumer
Other _____
Term (in years/months) _____
Own contribution \$
Security offered \$

Address of property to be mortgaged _____

Please provide a description of the property (i.e. the house/apartment, house/cottage/condominium, # of bathrooms & bedrooms etc.)

(Where possible please provide copies of estimates obtained)

How did you hear about First Bermuda Savings & Loan? (Please tick all those that apply)

- Personal recommendation
- Advertisement
- Direct mail to my home/P.O. Box
- General enquiry
- Word of mouth