



**FIRST CAPITAL
HOUSING FUND**

LOAN APPLICATION FORM

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----INSTRUCTIONS----

NB: Please complete the application form accurately in black ink. Indicate by writing in full or placing a tick (mark) in a box corresponding with your answer. Erase any error and sign to indicate the correction. Initial every page of this document and sign on the last page. The information supplied shall be treated with utmost confidence. First Capital Treasury Solutions reserves the right to either accept or reject applications pertaining requirements and selection criteria.

PERSONAL DETAILS

1) APPLICATION TYPE Individual Joint

NB: JOINT APPLICATION IS ONLY PERMITTED IF APPLICANTS ARE MARRIED IN COMMUNITY OF PROPERTY AND ARE BOTH CIVIL SERVANTS.

2) PERSONAL DETAILS

Title Mr Mrs Miss Ms Dr

Surname: First Name:

Middle Names: Date Of Birth: DD /MM /YYYY

ID Number: Nationality:

Passport Number: Nationality:

Gender: Male Female Email:

Telephone (Home): Telephone (Work):

Fax No: Mobile No :

CURRENT RESIDENTIAL ADDRESS

Address:

Postal Address:

Area: Town/City/Village:

Region:

Duration At Residence: Months/Years

Residence Status: Own Parents Rent Employer

MARITAL STATUS

Single Married Divorced Widowed

If Married: Provide Marriage Certificate

Date Of Marriage: Dd /Mm /Yyyy

In Community Of Property Out Of Community Of Property Customary

Number Of Dependents: Children Other

SPOUSE DETAILS

Surname: First Names:

Date Of Birth: Dd / Mm / Yyyy ID Number:

Name Of Employer:

3) EMPLOYMENT DETAILS

Name Of Employer:

Ministry: Department:

Title Of Position: Workstation:

Telephone: Switchboard: Direct:

Email: Website:

Address:

Town/City/Village: Constituency: Region:

Employee Number: Pay Date: (dd)

Highest Level Of Education: Years To Retirement:

Gross Monthly Salary : N\$ Net Monthly Pay: N\$
(Supply latest payslip)

Fire Insurance (Compulsory): Yes No Sum Insured N\$: Premium /Month N\$:

Life Insurance (if Any): Yes No Sum Insured N\$: Premium /Month N\$:

Employment Period: Other Income:
(specify Source)

APPLICANTS BANKING DETAILS

Bank Name: Branch Code:

Account Number: Nature Of Account:

4) PROPERTY DETAILS**LOAN PURPOSE**

Purchasing Existing House Land and Build House Bond Takeover
 Additions/Alterations Maintain/Repair

PROPERTY DETAILS:

House Townhouse Flat Complex

Purpose (use): Main Residence Second Residence

Location Of Property/land:

Town/City/Village: Constituency: Region:

Name Of Seller: Seller's Contact Details:

Contractor:

LOAN AMOUNT

Loan Amount: N\$

Loan Term

5) INCOME & EXPENDITURE**INCOME (MONTHLY)**

GROSS BASIC SALARY (INCLUDING BONUS)	INCOME	DEDUCTIONS	NET INCOME
FRINGE BENEFITS (DETAILS)			
TOTAL INCOME			
LESS DEDUCTIONS (PENSION FUND, TAX, ETC)			
NET SALARY			
SPOUSE'S GROSS SALARY			
LESS DEDUCTIONS (PENSION FUND, TAX, ETC)			
SPOUSES'S SALARY (NET)			
OTHER INCOME (SPECIFY) (NET)			
	TOTAL NET INCOME		

EXPENDITURE (MONTHLY)

House	Rent (if Applicable)	
	Bond (if Applicable)	
	Rates & Taxes (if Applicable)	
	Water & Lights	
	Maintenance (house, garden, etc)	
Vehicles	Instalment/Lease	
	Fuel/Maintenance	
Transport	Bus/Taxi (if Applicable)	
Insurance/Assurance	House, Car & Life	
Other Instalments	Timeshare, Instalment credit, personal loans etc	
Housekeeping	Groceries	
	Clothing	
	Domestic Wages	
	Education	
	Entertainment	
	Other (telephone, internet, Airtime etc)	
	Total Net Expenditure	N\$

NET SURPLUS (TOTAL) **N\$**

6) STATEMENT OF ASSETS, LIABILITIES & EXPENDITURE

ASSETS

FIXED PROPERTY

Surburb	Erf No	Type	Registered Owner & date of transfer	Price paid (N\$ only)	Market Value (N\$ only)

OTHER MOVABLE ASSETS (SPECIFY):

INVESTMENTS/SHARES, ETC IN QUOTED/PRIVATE INSTITUTIONS

Type of Investment/share	Where held	Market Value (N\$)

BANK BALANCES

Type & Number (Savings, Fixed, Deposit, Current acc etc)	Name of Bank	Value (N\$)

TOTAL ASSETS
N\$
LIFE / RETIREMENT POLICIES

Name of assurance company	Cover (Life, RA, Endowment) policy No	Amount of cover (N\$)	Maturity Date (dd/mm/yyyy)	Surrender Value (N\$)

LIABILITIES

Surburb	Erf No	Bondholder/Seller	Monthly Repayment (N\$)	Outstanding balance (N\$)
Bonds				
Owing on deed of sale				

INSTALMENTS (HP'S) / LEASES

Name of financial institution	Type of asset	Monthly repayment (N\$)	Final repayment (N\$)	Date (dd/mm/yyyy)	Outstanding balance (N\$)

OVERDRAFTS/LOANS/CREDIT CARD AMOUNTS

Type of facility (card, personal loan, overdraft) acc no's	Name of financial institution	Monthly repayment (N\$)	Credit Facility	Outstanding balance (N\$)

ACCOUNTS PAYABLE

ACCOUNT	Outstanding balance (N\$)

CONTINGENT LIABILITIES (GUARANTEES, SURETYSHIPS, NOTARIAL BONDS)

LIABILITY	Outstanding balance (N\$)

TOTAL LIABILITIES N\$

NET WORTH N\$

7) INSURANCE

HOUSE OWNERS COMPREHENSIVE (HOC) / FIRE COVER INSURANCE

- I/We hereby authorise **First Capital Housing Fund** to arrange Short-term insurance to protect the property due to unforeseen events such as fire, and debit my/our housing loan account with the premium.

OR

- I/we hereby undertake to cede a suitable HOC insurance policy to **First Capital Housing Fund** before registration. Should I fail to do so before mortgage registration, **First Capital Housing Fund** may arrange an appropriate short term insurance cover on my/our behalf with an insurance company nominated by the Fund.

HOME LOANS PROTECTION PLAN (LIFE ASSURANCE COVER)

- I/We hereby agree that I/we understood the benefit of having the Life Assurance cover, and hereby would like to authorize **First Capital Housing Fund** to arrange life cover and debit my/our account with the life assurance premiums, and settle the outstanding balance on my/our housing loan account in the event of death.

OR

- I/We hereby undertake to cede a suitable policy to **First Capital Housing Fund** before registration. Should I/we be unable to do so before mortgage registration, **First Capital Housing Fund** may arrange an appropriate life assurance cover on my/our behalf.

Acknowledgement

Signature: I certify that everything I have stated in this application is correct and by signing below I commit to answer any questions that your officers may ask regarding the application.

A spouse signature is required if the application is a joint application.

Applicant's Name:

Spouse Name:

Signature :

Signature :

Date:

Date:

----OFFICIAL USE ONLY----

RECEIVED BY..... DATE

FILE NO:.....

Please make sure all below (Applicable) documents are attached:

- Certified copy of ID (& Spouse ID if married).
- Copy of Latest Salary Pay Slip (& Spouse payslip for joint applicants).
- Certified copy of Marriage Certificate (if married) or Divorce Decree (if Divorced).
- Proof of Government Subsidy Scheme/Letter of confirmation from employer.
- Bank Statement 6 Months (Salary Account).
- Home Loan Bank Statement 6 Months (Bond Takeover : if Any).
- Debt Settlement Figures (if Any).
- Copy of the Purchase Agreement/Deed of Sale.
- Proof of Land Ownership/Title Deed.
- Construction/Renovation Quotations x 3 (Signed by client & contractor).
- Building Agreement, Building Plans & Building permit(if Building/Renovations).
- Life Insurance (Recommended).
- Fire Insurance (Mandatory).

LOAN STATUS

Approved

Declined

By..... Signature.....

Date.....

Remarks

.....
.....



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