



Home  
Loan

## HOME LOAN APPLICATION FORM

### APPLICANT(S) DETAILS

First Applicant	
Second Applicant	

(Second applicant to fill up a separate application form)

### PERSONAL DETAILS OF FIRST APPLICANT

ID/PP No.	Nationality	PIN No.	
Date of birth	Gender (Tick) <input type="checkbox"/> Male <input type="checkbox"/> Female		
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others(specify) _____		
Occupation			
Highest educational qualification (Tick)	<input type="checkbox"/> Post graduate/Professional <input type="checkbox"/> Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> High school		
Name of spouse			
ID/PP No. (spouse)	Nationality (spouse)	PIN No. (spouse)	
Date of birth (spouse)	Occupation of spouse		
No. of children	Ages	No. of other dependants	

### CONTACT DETAILS

Postal address: Box No	Postal Code	City
Telephone (Landline)	Mobile Number	
Email	Fax	

### RESIDENTIAL DETAILS (PRESENT RESIDENTIAL ADDRESS)

Plot No.	Estate		
Road/Street	City/Town		
Nearest landmark			
Type of residence	<input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Mortgage <input type="checkbox"/> Employer provided <input type="checkbox"/> Living with parents/ Other family members		
Rent amount	Paid by whom		

### INCOME DETAILS

Mortgage repayment (Monthly amount)	Paid by whom
No. of years resided in the current residence	If self owned, estimated market value
Previous residence address (if less than 3 years at current residence)	
Permanent address (if different from present address. Foreign nationals, please provide address in home country)	

**BANK DETAILS**

Account with I&M Bank (Tick) <input type="checkbox"/> Yes <input type="checkbox"/> No				
Branch				Account No.
Is this your salary account (Tick) <input type="checkbox"/> Yes <input type="checkbox"/> No				
<b>Accounts with other Banks</b>				
Bank				Account No.
Bank				Account No.
Bank				Account No.
Other Loans/facilities taken by you or your spouse <input type="checkbox"/> Yes <input type="checkbox"/> No				
Bank	Loan account	Outstanding Balance	Monthly repayment	Self/Spouse
Do you consent to us making inquiries from any of the above banks (Tick) <input type="checkbox"/> Yes <input type="checkbox"/> No				
Employment details (for salaried people)				
Current employer name				
Employment/service/staff No.	Position held		Department (where applicable)	
(Tick as appropriate)				
<input type="checkbox"/> Permanent				
<input type="checkbox"/> Contract	Contract tenure	Expiry date		
No. of years with employer				
Employer's Postal address: Box No:		Postal code	City/Town	
Office Tel.	Extension	Office mobile		
<b>Previous employment details (if less than 3 years with the current employer)</b>				
Employer	From date	To date	Position held	

**FOR SELF-EMPLOYED AND PROFESSIONALS**

Name of company(ies)				
Nature of business				
Postal address: Box No:		Postal code	City/Town	
Physical address	Road/Street	Building	Floor No.	Room No.
Annual income for last 3				
Year 1	Year 2	Year 3		
Business registration No.		Business PIN no.	VAT No.	

**INCOME AND EXPENDITURE (MONTHLY INCOME DETAILS)**

	Source of income	Gross salary	Aggregate deductions	Net	Self or spouse
1.					
2.					
3.					
	<b>Total</b>				

	Monthly expenses	Amount
1.	Utilities (telephone, electricity, water)	
2.	Food & clothing	
3.	Education fees	
4.	Transport	
5.	Insurance premiums	
6.	Rent	
7.	Other monthly deductions e.g sacco	
8.	Other loan repayments	
9.	Overdraft/credit payment	
	<b>Subtotal</b>	
10.	Less: rent (if to occupy house)	
	<b>Total</b>	

Have a Credit Card (Tick)  Yes  No

Card Issuer		Card No.	
Limit		Expiry	

**DETAILS OF FACILITY REQUESTED**

Loan amount requested	
Repayment period	
Repayment method (Tick)	<input type="checkbox"/> Equal Monthly Instalments(EMI) <input type="checkbox"/> Step-up EMI ( 3 steps) Step-up percentage rate _____ (see brochure for details)

<b>Loan purpose (Tick as appropriate)</b>			
<input type="checkbox"/> Completed house purchase	Purchase price	<input type="text"/>	<input type="checkbox"/> Existing (Tick) <input type="checkbox"/> New completed (Tick)
<input type="checkbox"/> Plot/Land purchase	Purchase price	<input type="text"/>	
<input type="checkbox"/> Construction	Total construction cost	<input type="text"/>	Date of commencement of construction <input type="text"/>
	Percentage of work done	<input type="text"/>	Expected completion date <input type="text"/>
<input type="checkbox"/> Renovation	Cost of renovations	<input type="text"/>	Date of commencement of renovation <input type="text"/>
	Expected completion date	<input type="text"/>	Details of renovation <input type="text"/>
<input type="checkbox"/> Top-up			
<input type="checkbox"/> Mortgage transfer	Name of Insitution	<input type="text"/>	Original loan amount <input type="text"/>
	Date originally availed	<input type="text"/>	Balance outstanding <input type="text"/>
	Repayment period	<input type="text"/>	
<input type="checkbox"/> Equity release			

**DETAILS OF PROPERTY SOUGHT TO BE FINANCED**

Property description(house,flat,maisonnete,bungalow,land)				
Property purpose(self dwelling,tenancy)				
Physical location:Area	L.R.No.	Street	Road	City/Town
Is property freehold or leasehold?				
If leasehold, no. of years unexpired lease term				

**OTHER ASSETS**

Details	Estimated Value
Are any of the properties /assets mortgaged to any institution/bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Name of Institution	
Original loan	Outstanding amount

**DETAILS OF GUARANTOR (IF ANY)**

Full Name (as per ID/Passport)				
ID/PP No.	Nationality		PIN No.	
Date of birth			Gender (Tick) <input type="checkbox"/> Male <input type="checkbox"/> Female	
Postal address: Box No:		Postal Code		City/Town
Physical address		Estate		Road/Street
Residence plot No.			Nearest landmark	
Telephone (Landline)			Mobile No.	
Email			Fax	

**DETAILS OF OTHER SECURITIES OFFERED**

Details	Estimated Value

**DECLARATION**

1. I/We declare that the above information is true and correct.
2. I/We understand that the filling up of the application form and submitting the required documents does not impose any obligation on I&M Bank Limited to extend the loan to me/us.

Name	Signature	Date

**CHECKLIST (ON APPLICATION)**

<input type="checkbox"/> Copies of ID/PP
<input type="checkbox"/> Copy of marriage certificate (if applicable)
<input type="checkbox"/> Copy of PIN Certificate
<input type="checkbox"/> Letter from employer giving employment details, particularly duration of employment, salary and allowances, outstanding
<input type="checkbox"/> Loans if any and deductions (applicable to salaried applicants)
<input type="checkbox"/> Copies of P9 Forms for last 2 years
<input type="checkbox"/> Copies of payslips for last 3 months (applicable to salaried applicants)
<input type="checkbox"/> Copies of bank statements for last 6 months
<input type="checkbox"/> Copies of business registration (applicable to self employed applicants)
<input type="checkbox"/> Copy of Income Tax Return (applicable to business for self employed applicants)
<input type="checkbox"/> Audited accounts for last three years (applicable to business for self employed applicants)
<input type="checkbox"/> Valuation report from Bank approved valuer
<input type="checkbox"/> Copy of sale agreement or Letter of Allotment
<input type="checkbox"/> Copy of title deed
<input type="checkbox"/> Copy of land rent receipts for last 3 years (if leasehold)
<input type="checkbox"/> Copy of approved building plans (applicable to property under construction)
<input type="checkbox"/> Copy of Specification of Work Done (applicable to property under construction / renovation)
<input type="checkbox"/> Copy of Contract Agreement duly stamped and signed by all parties (applicable to property under construction/renovation)
<input type="checkbox"/> Qualifications and registration of architects and contractors (applicable to property under construction)
<input type="checkbox"/> Copy of local authority approval (applicable to renovation)
<input type="checkbox"/> Proof of current outstanding loan to be taken over (applicable to take overs)

**CHECKLIST (ON ACCEPTANCE)**

Details
<input type="checkbox"/> Legal Charge on property in favour of the Bank drawn by Bank approved advocates
<input type="checkbox"/> Payment of Processing Fees
<input type="checkbox"/> Payment of Stamp Duty
<input type="checkbox"/> Mortgage Protection Policy by Bank approved insurance company and assigned to the Bank
<input type="checkbox"/> Fire & All Risk Insurance Policy by Bank approved insurance company and assigned to the Bank
<input type="checkbox"/> Applicant must open a transaction account with the Bank
<input type="checkbox"/> For salaried applicant, letter from employer undertaking to deduct the monthly loan repayments from the salary and remit to the Bank
<input type="checkbox"/> For self employed applicant, bank standing orders for repayment or post dated cheques
<input type="checkbox"/> In case of takeover of existing loans from other institutions, a letter from that institution confirming loan amount outstanding, holding of the property pledge and title deed and undertaking to release the security documents to I&M Bank Limited on receipt of payments