

# Mortgage & Housing Application Form

PLEASE COMPLETE IN BLOCK LETTERS OR TICK (✓) APPROPRIATE BOX UNLESS OTHERWISE INDICATED

Member Number

FOSA Account Number

Date

## A: MEMBER'S PERSONAL INFORMATION – 1ST APPLICANT/PARTNER

Title:  Mr.  Mrs.  Ms.  Dr.  Prof.  Hon.  Other (Please Specify)

First Name:  Surname:  Other Names:

ID No  Passport No  KRA PIN No:

Marital Status:  Single  Married  Divorced  Widow(er)  Other (Specify)

Gender:  M  F Nationality:  Date of Birth:

Primary Phone:  Alternative Phone:  Secondary Phone:

Postal Address:  Code:  County:  Country:

Physical Address:  House No:  Nearest Landmark:

Employer:  Date Employed:  Department:

Station:  Designation:  Staff No:

Terms of Employment:  Permanent  Contract If on contract, duration and expiry:

Gross Salary:  Net Salary:

## BORROWER(S) REFEREES (TWO SHOULD BE RELATIVES)

#	Name	Address	Mobile Number	Relationship
1				
2				
3				

## B: MEMBER'S PERSONAL INFORMATION – 2ND APPLICANT/PARTNER

Title:  Mr.  Mrs.  Ms.  Dr.  Prof.  Hon.  Other (Please Specify)

First Name:  Surname:  Other Names:

ID No  Passport No  KRA PIN No:

Marital Status:  Single  Married  Divorced  Widow(er)  Other (Specify)

Gender:  M  F Nationality:  Date of Birth:

Primary Phone:  Alternative Phone:  Secondary Phone:

Postal Address:  Code:  County:  Country:

Physical Address:  House No:  Nearest Landmark:

Employer:  Date Employed:  Department:

Station:  Designation:  Staff No:

Terms of Employment:  Permanent  Contract If on contract, duration and expiry:

Gross Salary:  Net Salary:

**BORROWER(S) REFEREES (TWO SHOULD BE RELATIVES)**

#	Name	Address	Mobile Number	Relationship
1				
2				
3				

**C: BORROWINGS FROM OTHER FINANCIAL INSTITUTIONS (ATTACH EVIDENCE)**

#	Name of Institution	Amount Borrowed	Date Issued	Long Term	Loan Balance
1					
2					
3					
4					

**D: LOAN DETAILS**

House Purchase  Project Finance (Tick Appropriately)

Loan Amount [KShs]:  Purchase Price [KShs]:

Repayment Period [Months]:  Monthly Repayments P.M. [KShs]:

**E: BUSINESS DETAILS (TO BE FILLED BY OMEGA MEMBERS)**

Name of Corporate:

Registration No.:  VAT No.:  KRA PIN No:

Entity Type:  Limited Company  Partnership  Chama

Physical Location  Town  e-Mail

If Rented : Lease Period  Remaining Period  Rent Payable:

Primary Phone:  Alternative Phone:  Secondary Phone:

**MORTGAGE COSTS – INTERNAL**

Appraisal Fees  % of the loan amount Corporate:

## F: SECURITY

The following shall be mandatory for my loan

Land being Purchased
  House being Purchased
  Salary
  Deposits
  Other securities required by the Society.

#	Type	Details [LR No.]	Owners	Estimated Value
1				
2				
3				

## G: DECLARATION

I/we declare that the information given is true of my/our knowledge and belief. I/We further authorize QONA SACCO Limited to verify information given herein and make reference from any person(s)/ institution(s) name herein. In connection with this application and/or maintaining a loan facility with the SACCO. QONA SACCO Limited may carry out credit checks with a credit reference agency. In the event of the account going into default, my name and transaction details will be recorded with the credit reference agency.

This information may be used by other institutions in assessing applications for credit by me, associated companies and supplementary account holders and for occasional debt tracing and fraud prevention purpose.

Signature of Applicant:  Date:

Signature of Witness:  Date:

## H: NEXT OF KIN DETAILS

First Name:  Surname:  Other Names:

Physical Address  Postal Address

Mobile Number  e-Mail Address

Relationship with the Applicant  ID Card No

**VERIFIED**

Signature Designation Date

**CONFIRMED**

Signature Designation Date

### I: CREDIT COMMITTEE

Loan Status  Approved  Deferred  Rejected

Loan Approved [KShs]  In Words

Recoverable in  Months

Indicate reasons for Deferred / Rejected Loan

Inability to Repay History  Loan Multiplier Not Met  Bounced DDA  To Clear Outstanding Loan First

Insufficient Security  Below 1/3 and 10% Rule  Membership Period Not Met

Others

Head of Credit Signature:  Date:

Approver 2's Signature:  Date:

Approver 3's Signature:  Date:

#### CREDIT COMMITTEE

#	Name	Signature	Date
1			
2			
3			

#### REMARKS

## **J: REQUIRED DOCUMENTATION FOR LOAN PROCESSING**

### **A. MEMBER ON EMPLOYMENT (WITHIN THE COMMON BONDS)**

1. Pay Slips for The Latest 3 Months
2. Original Loan Application Form
3. Certified Copy of Your Latest Pays Slip
4. Copy of Your National ID Card or Passport
5. Letter of Contract, Duly Signed by Both the Applicant and Employer
6. Sale Agreement/Offer Letter Duly Signed by Both Parties and Witnessed by a Lawyer
7. Copy of Title to Property Being Purchased/Charged
8. Latest Utility Bill

### **B. INDIVIDUAL MEMBERS**

1. Pay Slips for The Latest 3 Months
2. Original loan application form
3. 3 Months certified copy your latest pays slip if employed.
4. Copy of your National I/D Card or Passport
5. Letter of Contract, duly signed by both the applicant and employer if employed
6. Sale agreement/Offer letter duly signed by both parties and witnessed by a lawyer
7. Six months certified bank statement.
8. Loan statements of all current facilities with other SACCOs and Banks
9. Business registration certificates. Accompanied by a CR12 or Business name (where applicable).
10. Current Tax compliance certificate
11. Copy of title to property being purchased/charged
12. Certificate of Business registration (where applicable)
13. Audited books of accounts (where applicable)
14. Latest utility bill
15. Business Call Report