

Mortgage & Housing Application Form

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

Member Number	FOSA Account Number	DD/MM/YYYY
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Member Number

FOSA Account Number

Date

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

Title: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Hon. <input type="checkbox"/> Other (Please Specify)					
First Name:	Surname:	Other Names:			
<input type="checkbox"/> ID No	<input type="checkbox"/> Passport No	KRA PIN No:			
Marital Status: <input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widow(er)	<input type="checkbox"/> Other (Specify)	
Gender: <input type="checkbox"/> M	<input type="checkbox"/> F	Nationality:	Date of Birth: DD/MM/YYYY		
Primary Phone:	Alternative Phone:	Secondary Phone:			
Postal Address:	Code:	County:	Country:		
Physical Address:	House No:	Nearest Landmark:			

Employer:	Date Employed: DD/MMM/YYYY	Department:	
Station:	Designation:	Staff No:	
Terms of Employment: <input type="checkbox"/> Permanent	<input type="checkbox"/> 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: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof. <input type="checkbox"/> Hon. <input type="checkbox"/> Other (Please Specify)					
First Name:	Surname:	Other Names:			
<input type="checkbox"/> ID No	<input type="checkbox"/> Passport No	KRA PIN No:			
Marital Status: <input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Divorced	<input type="checkbox"/> Widow(er)	<input type="checkbox"/> Other (Specify)	
Gender: <input type="checkbox"/> M	<input type="checkbox"/> F	Nationality:	Date of Birth:	DD/MM/YYYY	
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 amountCorporate:

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: DD MM YYYY

Signature of Witness:

Date: DD MM YYYY

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

DD MM YYYY

Date

CONFIRMED

Signature

Designation

DD MM YYYY

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