

# Mortgage Application Form

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## **Requirements For Mortgage Application**

- Fully completed Application Form
- Employer Certification of Income
- Form Power of Attorney (if non-resident)
- Applicant's Personal Reference Form
- Passport Pictures
- Insurance

AFFIX RECENT PHOTOGRAPH OF BORROWER

AFFIX RECENT PHOTOGRAPH OF CO-BORROWER

CURRENCY:

- CEDI
- DOLLAR
- EURO
- OTHER:

**TYPE OF MORTGAGE REQUESTED** (PLEASE CHECK)

- Pension-Backed Mortgage?  Yes  No
1. Home Purchase  2. Home Equity  3. Home Completion  4. Home Improvement  5. Serviced Plot Financing

**PERSONAL INFORMATION**

Residential Status:  Tenant  Owner Rent/Mortgage Amount:

Borrower	Co-Borrower
Last Name:	Last Name:
First Name:	First Name:
Middle Name:	Middle Name:
Current Residential Address:	
National ID #	National ID #
Cell Phone No:	Cell Phone No:
E-Mail:	E-Mail:
Tel. No. (Res.):	Tel. No. (Res.):
Property will be/ is	Property will be/ is
<i>If current address is less than 1 year, provide previous address</i>	

	Date of Birth	Sex	Prefix (PLEASE CHECK)	No. of Dependants	Ages
<b>Borrower:</b>	<input type="text"/> Day <input type="text"/> Month <input type="text"/> Year	<input type="radio"/> M <input type="radio"/> F	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Other		
<b>Co- Borrower:</b>	<input type="text"/> Day <input type="text"/> Month <input type="text"/> Year	<input type="radio"/> M <input type="radio"/> F	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Other		

Relationship btn. Borrowers:  Spouse  Sibling  Parent/Child  Other (please specify)

**EMPLOYMENT DETAILS**

Current Employment	Borrower's	Co - Borrower's
Name of Current Employer or business if self employed		
Address of Employer or business		
Social Security No		
Occupation		
Length of Employment		

## MORTGAGE APPLICANT'S PERSONAL REFERENCE FORM

NAME OF BORROWER(S): \_\_\_\_\_ CONTACT TEL. NO: \_\_\_\_\_

Please provide at least three relatives and two friends Resident in Ghana

NAME	ADDRESS	OCCUPATION	RELATIONSHIP	PHONE NUMBERS
	(Please provide complete location address with popular landmarks)			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			

We do hereby certify that the information given above is true and accurate.

Signature: \_\_\_\_\_

## SELF EMPLOYMENT

	Borrower	Co - Borrower
Address if self employed		
Business Telephone No.		
Shareholding in business		
Nature of business		
Length of employment		
Name and address of accountant If self-employed		
Telephone Number (Accountant)		
Please provide employment/business history over last 3 years (use separate sheet if necessary)		

## PREVIOUS EMPLOYMENT

	Borrower	Co - Borrower
Previous Occupation		
Previous Employer/business name		
Telephone number		
Shareholding in business		
Nature of business		
Length of previous Employment/business		

## BANK DETAILS

	Borrower	Co - Borrower
Name and Address of Bank		
Branch		
Telephone Number		
Account Number		
How long has account been at this bank		

## FINANCIAL INFORMATION

Monthly	Borrower	Co - Borrower
Income:		
Basic Wage/Salary		
Commission/Allowances		
Other income		
Mortgage/Rent Subsidy		
Sub Total		
Deduction: Tax		
Social Sec. & or Pro. Fund		
Current Rent/Mortgage Payment		
Maintenance/Alimony		
Net Salary		
Unsecured Credit, (personal loans, hire purchase, credit cards etc.)	Lender	Lender
	Bal. Outstanding	Bal. Outstanding
Monthly Repayment		
Exp. Date		

## ASSETS

## LIABILITES

Type of Asset	Value (in Cedis)	Type of Liability	Value (in Cedis)

## DETAILS OF PROPERTY UNDER THIS APPLICATION

Address	
Purchase Price:	Cedi/Dollar/Euro
Down payment - (20% Minimum):	Cedi/Dollar/Euro
Is Property:	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Age of Property:	<input type="checkbox"/> Years <input type="checkbox"/> in the course of construction (new)
House of Type:	<input type="checkbox"/> 2-BEDROOM <input type="checkbox"/> 3-Bedroom <input type="checkbox"/> 4-Bedroom <input type="checkbox"/> Other(specify)
Name and Address of developer:	
Telephone Number:	
Will the property be left unoccupied for more than 1 month continuously in any one year? <input type="checkbox"/> Yes <input type="checkbox"/> No	

If you have replied 'YES' to any of the above questions please give full details on a separate sheet of paper

## CHECKLIST

Submit Occupational (tier 2) & or Provident Fund (tier 3) statement authenticated by Pension Scheme Managers

Submit attestation letter from Pension Scheme Managers Confirming:

- i. That customer has met the minimum vesting period of the scheme
- ii. Amount customer can pledge to the Bank
- iii. Customer can go ahead with the Mortgage

If you have replied 'YES' to any of the above questions please give full details on a separate sheet of paper

Existing customer at Fidelity Bank (salary must pass through account for 3 months minimum). For non-customers (an account must be opened with Fidelity Bank with at least one salary credit)

### SALARY

1. Passport picture/ National ID / Proof of residential address or visitation report
2. Completed Application Form
3. Proof of relationship (If joint application)
4. Completed Personal Reference Form
5. Employer's Certification of Income/Letter from employers/ Income verification documentation
6. Three (3) most recent pay slips/stubs
7. Personal Bank Statement (at least 6 months)
8. Valuation report (from FBL recommended valuer)
9. Title documents to the property (Land Certificate)
10. Independent legal advice and spousal consent letter with ID (where applicable)
11. Proof of minimum down payment of purchase price of property (where applicable)
12. 4 Executed Deed of Indenture with site plans (Between vendor & Customer)
13. Consent to Assign & Mortgage (where applicable)
14. 2 Additional copies of site plans
15. Life Insurance Policy
16. Fire and Hazard Policy

### SELF EMPLOYED

1. Company Profile
2. Certificate of Incorporation/Registration
3. Certificate to Commence Business
4. Audited Accounts – Financial Statements (income and expenditure accounts and balance sheet) for the last 3 years.
5. Business Bank Statement for last 12 months.
6. Tax clearance certificate if applicable
7. Five years cash flow projected statements
8. Valuation report (from FBL recommended valuer)
9. Title documents to the property (Land Certificate)
10. Independent legal advice and spousal consent letter with ID (where applicable)
11. Proof of minimum down payment (where applicable)
12. 4 Executed Deed of Indenture with site plans
13. Consent to Assign & Mortgage (where applicable)
14. 2 Additional copies of site plans
15. Life Insurance Policy
16. Fire and Hazard Policy

### DECLARATION Every borrower(s) MUST complete and sign

- I/We declare that all information given above and in any attachment is true and accurate and is to be regarded as forming part of any subsequent contract with and any insurers and acknowledge that I/ we will be liable for any loss suffered by you/them as a result of any reliance upon my/our statement.
- I/We acknowledge that you may withdraw any offer you made and / or demand repayment of any mortgage monies in the event that I/we make a false declaration.
- I/We authorise any enquires considered necessary for the confirmation of the above particulars and for credit assessment and I/we authorise the disclosure of any information relating to this application to any other application[s] credit reference agencies and to any other person acting on your behalf.
- I/We understand that you reserve the right to withdraw the mortgage offer at any time upon receipt of any adverse information.
- I/We understand that you register information about me/us and the conduct of my/our account with any licensed credit reference agency. This information is used to assist in making credit decisions and to help prevent fraud or for tracing debtors.
- I/We understand that you may disclose any information given by me/ us to any other member of Fidelity Group by a mailing list for marketing use and for the purpose of transferring the information to any other credit bureau.
- I/We understand that all fees payable in advance and is not returnable once expended whether or not an offer is made; and I/we accept that you have no responsibility to me/us or any other person as to the value or condition of the property.
- I/We agree to be bound by the Rules of the Housing Finance Program [as may be varied from time to time]
- I/We appreciate that this application may be declined without stating a reason.
- I/We understand that any mortgage together with any collateral security that may result from this application may at your discretion be transferred/assigned and used in relation to a securitization program. I/we agree that this may happen on the asis that my/our right under the relevant mortgage document will remain unaffected.

Signed: \_\_\_\_\_  
(Borrower)

Date:  Day  Month  Year

Signed: \_\_\_\_\_  
(Co-Borrower)

Date:  Day  Month  Year

### ASSETS

Life Insurance Company	Type	Policy Number	Sum Assured	Maturity Date

DETAILS OF HOLDER OF POWER OF ATTORNEY (NRG)	
Name:	
Address:	
Telephone No. Office:	Home:

# EMPLOYER'S CERTIFICATION OF INCOME FORM FOREIGN CURRENCY

Please return to:

**FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Date:

Dear Sirs:

Your employee named below has applied to us for a mortgage loan. In order to facilitate his request, you are kindly requested to complete PART II of this form and return it to us.

## PART I: TO BE COMPLETED BY BORROWER

I have applied for a mortgage loan from Fidelity Bank and have stated that I am now employed by you. My signature authorizes you to verify my employment information.

Name of Borrower

Department

Signature

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## PART II: VERIFICATION OF PRESENT EMPLOYMENT (TO BE COMPLETED BY EMPLOYER)

EMPLOYMENT DATE		MONTHLY PAY DATA	
1. Borrower's		1. Basic Pay:	
		2. Other Income:	
(a) Qualification:		Commission:	
(b) Date of employment:			
2. Present Designation		Sub-Total	
3. Is employment permanent?		Deductions	
		1. Tax:	
		2. Social Security:	
		3. National Insurance:	
		4. Other:	
		Net Salary	

## DECLARATION:

1. We the employers of the above named.....certify that the details relating to employment and the emoluments thereof are correct and accurate.
2. We consider.....to be honest and trustworthy and do not think he/she will enter into any obligation, which he/she cannot keep.

Signature and Stamp of Employer

Date:  Day  Month  Year

**EMPLOYER'S CERTIFICATION OF INCOME FORM LOCAL CURRENCY**

TO: **FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Dear Sir/Madam,

Name of Borrower:.....

We confirm that the above-named person is an employee of this institution/company, and is currently a.....  
..... (Position) We certify that his/her gross monthly income and commitments as follows:

**Monthly Income**

**Basic Salary (per month)  
(Total Allowances)**

\_\_\_\_\_

**Sub Total**

**(Less) Monthly Deductions**

**Social Security Fund  
Provident Fund  
Income Tax**

**Net Income**

\_\_\_\_\_

**(Less) Other Commitments**

**Mortgage  
Car/Personal/Bank Loan  
Hire Purchase Payment  
Others**

**Monthly Disposable Income**

\_\_\_\_\_

=====

We hereby undertake to deduct ..... of Net Income due the employee (or any other monthly deduction specified by Fidelity at all times during the period of the Mortgage loan extended to the borrower, and to remit such amounts deducted to Fidelity.

Yours faithfully,  
Signed for and on behalf of  
EMPLOYER

Name and Address:

**EMPLOYER'S CERTIFICATION OF INCOME FORM LOCAL CURRENCY (CO-BORROWER)**

TO: **FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Dear Sir/Madam,

Name of Borrower:.....

We confirm that the above-named person is an employee of this institution/company, and is currently a.....  
..... (Position) We certify that his/her gross monthly income and commitments as follows:

**Monthly Income**

**Basic Salary (per month)  
(Total Allowances)**

\_\_\_\_\_

**Sub Total**

**(Less) Monthly Deductions**

**Social Security Fund  
Provident Fund  
Income Tax**

**Net Income**

\_\_\_\_\_

**(Less) Other Commitments**

**Mortgage  
Car/Personal/Bank Loan  
Hire Purchase Payment  
Others**

**Monthly Disposable Income**

\_\_\_\_\_

=====

We hereby undertake to deduct ..... of Net Income due the employee (or any other monthly deduction specified by Fidelity at all times during the period of the Mortgage loan extended to the borrower, and to remit such amounts deducted to Fidelity.

Yours faithfully,  
Signed for and on behalf of  
EMPLOYER

Name and Address:



**FIDELITY**  **BANK**

*Believe with us*