



Information checklist-To be filled with comprehensive checklist

Proof of:		Check for:	
Identity	<input type="radio"/> Yes <input type="radio"/> No	Complete checklist compliant	<input type="radio"/> Yes <input type="radio"/> No
Employment / Income source	<input type="radio"/> Yes <input type="radio"/> No	Twelve months' account statements	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Income (Twelve months' pay slips)	<input type="radio"/> Yes <input type="radio"/> No	Offer for Sale	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Address (most recent utility statement)	<input type="radio"/> Yes <input type="radio"/> No	Customer profile/ KYC status checked.	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
		Spousal consent letter/ ID and Passport- to be verified	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A

Outright property purchase

Salaried applicants

Fully and properly completed Home Loan application form	<input type="radio"/> Yes <input type="radio"/> No
Immediate past 12 months' salary account statements	<input type="radio"/> Yes <input type="radio"/> No
Valid offer letter from seller	<input type="radio"/> Yes <input type="radio"/> No
Letter of introduction from employer's HR to be verified	<input type="radio"/> Yes <input type="radio"/> No
Clear and verified copy of valid means of identification (int'l passport/driver's license/national ID/voters card)	<input type="radio"/> Yes <input type="radio"/> No
Clear and endorsed copy of title documents to the property	<input type="radio"/> Yes <input type="radio"/> No
Legal Search report and charting from bank approved lawyer and surveyor	<input type="radio"/> Yes <input type="radio"/> No
Valuation report from Bank approved valuer	<input type="radio"/> Yes <input type="radio"/> No
Eligibility calculator & Pre- Assessment authorization	<input type="radio"/> Yes <input type="radio"/> No
Completed and signed CAF form	<input type="radio"/> Yes <input type="radio"/> No
Evidence of requisite equity contribution in statement of account	<input type="radio"/> Yes <input type="radio"/> No

Self-employed applicants

In addition to the documents listed above, the following are required:

Company profile	<input type="radio"/> Yes <input type="radio"/> No
Company's last 36 month account statement (where banking relationship with our bank is new)	<input type="radio"/> Yes <input type="radio"/> No
2 years audited financial reports	<input type="radio"/> Yes <input type="radio"/> No
Cash flow projections	<input type="radio"/> Yes <input type="radio"/> No
Complete CAC documentation (Form CO2/CO7 (particulars of directors), MEMART)	<input type="radio"/> Yes <input type="radio"/> No
Certificate of registration/incorporation, ID cards and Board resolution with all signatures endorsing borrower	<input type="radio"/> Yes <input type="radio"/> No

Equity release

Applicants in salaried employment

All the requirements listed under outright property purchase above for salaried applicants apply except for valid offer letter from vendor. The additional requirement is proof of purpose for which loan is being sought.

Self-employed applicants

All the requirements listed under outright property purchase above for self-employed applicants apply except for valid offer letter from vendor. The additional requirement is proof of purpose for which loan is being sought.



Separate personal data pages are to be completed by the main applicant, co-applicant, and surety (or sureties). Please use block letters and complete the form as completely and accurately as possible, to aid our successful processing of the application.

Account Manager	Originator branch	Equitable (Tick)	Equity release (Tick)
<input type="radio"/> Individual	<input type="radio"/> Joint	<input type="radio"/> First time borrower	<input type="radio"/> Repeat borrower
Your role		<input type="radio"/> Primary applicant	<input type="radio"/> Co-applicant
<input type="radio"/> Guarantor			

Personal information

Title	First name	Surname
Middle name(s)	Other name(s)	
Date of birth (CCYY-MM-DD)	Gender	<input type="radio"/> Male <input type="radio"/> Female

Personal identification

<input type="radio"/> National ID/ Voters card	<input type="radio"/> Passport	<input type="radio"/> Driver's license	BVN Identifying number	<input type="text"/>
Date issued (CCYY-MM-DD)	Expiry date (CCYY-MM-DD)			
Country of issue	Country of residence			
Nationality	Tax Identification Number (TIN)			

Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)

Telephone (Home)	Telephone (Work)	
Email address:	Work E-mail address (Compulsory)	
<input type="checkbox"/> Facebook link:	LinkedIn:	Twitter:

Current residential address

Address					
LGA	City	State			
Living at address since (CCYY-MM-DD)					
Residential status	<input type="checkbox"/> Rent	<input type="checkbox"/> Own	<input type="checkbox"/> Living with dependents	<input type="checkbox"/> other	please specify
Postal address					
LGA	City	State			

Marital status and dependents

<input type="radio"/> Single	<input type="radio"/> Married	<input type="radio"/> Divorced	<input type="radio"/> Widowed
How married	<input type="radio"/> Civil	<input type="radio"/> Religious	<input type="radio"/> Customary

Number of dependent	Spouse	Children	Other
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Spouse's details (if applicable)

Title	First name	Surname
Mobile number	Email address	

Emergency contact detail (not living in the same address)

Title	First name	Surname	Relationship
Telephone (Work)	Telephone (Home)	Mobile	
Residential address			
Area	Town/City	State	
Title	First name	Surname	Relationship
Telephone (Work)	Telephone (Home)	Mobile	
Residential address			
Area	Town/City	State	

Employment details

Permanent
 Private practice
 Self-employed
 Contract
 Part-time
 Pensioner
 Student
 Unemployed

Employer Contact	Employer's name		Scheme name	
	Industry/sector		Type (e.g. Private Company, Local Government)	
	Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)			
	Primary		Other	
Address	Web address			
	Address			
	LGA	City	State	
	Employee number	Employment date (CCYY-MM-DD)	Contract expiry, if contract (CCYY-MM-DD)	
Employee	Occupation		Designation (e.g. manager, supervisor, owner)	
	Highest level of education		Pay date (DD)	
	Gross monthly salary	Net monthly salary	Pay frequency (if not monthly)	

Previous employer (if less than 24 months with current employer)

Employer name	Period employed (YY-MM)
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Financial information

Rent/mortgage payment	Vehicle finance payment
Other verifiable monthly income	Other debt payments
Guaranteed periodic allowance	Other monthly commitments

Main banking account details

Account type	<input type="radio"/> Current <input type="radio"/> Transactional <input type="radio"/> Savings <input type="radio"/> Other, please specify _____	
Account number	<input type="text"/>	
Account name	<input type="text"/>	
Bank or financial institution	Branch	Branch code
Date account opened (CCYY-MM-DD)	Overdraft limit	

Existing unsecured loans and other credit facilities (term loans, credit cards, overdraft, student loan, etc.)

Total outstanding balance	<input type="text"/>	Total monthly repayment on existing loans	<input type="text"/>
Have you been declared insolvent in the last ten years?	<input type="radio"/> Yes <input type="radio"/> No	If yes, rehabilitation date (CCYY-MM-DD)	(please attach proof)
Are you a guarantor/surety for anybody or anything else?	<input type="radio"/> Yes <input type="radio"/> No	If yes, please give details of guarantee	

Mortgaged property details

Property identifiers	Title type (e.g. Leasehold or Certificate of Occupant or Freehold)
Address	
Town/City	
Property type	<input type="checkbox"/> House <input type="checkbox"/> Semi <input type="checkbox"/> Townhouse <input type="checkbox"/> Flat <input type="checkbox"/> Complex <input type="checkbox"/> Vacant land <input type="checkbox"/> Other
Primary use	<input type="checkbox"/> Primary residence <input type="checkbox"/> Second residence <input type="checkbox"/> Investment or rental <input type="checkbox"/> Business premises <input type="checkbox"/> Other
Secondary use (if any)	<input type="checkbox"/> residence <input type="checkbox"/> residence <input type="checkbox"/> or rental <input type="checkbox"/> premises <input type="checkbox"/> Other
Remaining lease term (YY)	



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Remaining lease term (YY)	

ADDITIONAL BANK DETAILS

BANK DETAILS (PRIMARY BORROWER)

Kindly list out existing facility/facilities you currently have (tick appropriate box)?

BANK _____ Account No. _____ Branch _____ No. of years account held _____

BANK _____ Account No. _____ Branch _____ No. of years account held _____

Details of Facility _____

Banks Institution/	Branch	A/C Type	Facilities Taken	Monthly Repayment	Outstanding amount

BANK DETAILS (CO-BORROWER)

Kindly list out existing facility/facilities you currently have (tick appropriate box)?

BANK _____ Account No. _____ Branch _____ No. of years account held _____

BANK _____ Account No. _____ Branch _____ No. of years account held _____

Details of Facility _____

Banks Institution/	Branch	A/C Type	Facilities Taken	Monthly Repayment	Outstanding amount

MORTGAGE DETAILS

Purchase price ₹

Amount of loan Required ₹

(Note that you will be expected to make an equity contribution as advised by our representative) Equity Amount ₹

Tenor of Loan _____ Frequency of repayment: _____

Vendor (seller's name) Signature _____

Date _____

Company stamp _____

Address (where applicable) _____

On what date is the sale expected to be completed and purchase price paid? _____

Any other Detail _____

We will require a valuation of the property for the purpose of assessing your mortgage application. It is recommended that a more detailed report is appropriate for your own protection. If you are applying for a mortgage, this is normally required as we will carry out our own assessment of the property value. Bill of Quantities will be verified by an approved Quantity Surveyor. Please make sure that the person with whom an appointment to be arranged is aware that they will be contacted. The cost of this valuation will be debited to your account, therefore kindly make provision for this and other associated cost for the transaction in your account.

Who should the valuer contact to arrange the inspection? In case of a re-mortgage, this may be you.

I would like to apply for Mortgage loan with employer deduction at source repayment option.

EMPLOYER’S CONSENT FOR REPAYMENT MODE

We confirm the details as above. We also confirm that we will not accept any instructions to discontinue salary or loan payments to HMB without prior written confirmation of Homebase Mortgage Bank Nigeria Limited.

COMPANY NAME.....

NAME AND DETAILS OF COMPANY OFFICIAL.....

SIGNATURE/ SEAL.....

Credit Reference Bureau Consent clause

By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau whether or not the application for credit facilities is approved;

Definitions

“Credit Reference Bureau” means all registered credit reference bureaus being utilized by the Bank from time-to-time;

“Customer Credit Information” means information concerning:

your credit history, including applications for credit, credit agreements to which you are or have been a party, pattern of payment or default under any

Such credit agreements, incidence of enforcement actions with respect to any such credit agreement, the circumstances of termination of any such credit agreement;

Your financial history, including your past and current income, assets and liabilities and other matters with respect to your income and Financial means;

Your education, employment, career, professional or business history, including the circumstances of termination of any employment, career, professional or business relationship; or

Your identity, including your name, date of birth, identity number, marital status and family relationships, past and current addresses and other contact details and related matters.

“Data” means the raw factual information furnished by us to the Credit Reference Bureau including, but not limited to, credit applications, credit agreements, payment history or patterns Or Customer Credit Information collected and arranged by the Credit Reference Bureau and its employees and processed by the Credit Reference Bureau’s computer systems which are stored in the database

Consent to disclosure of confidential information

You hereby

Irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:

Assisting us to perform our assessment of your creditworthiness;

Deciding whether or not to grant you credit;

Monitoring your credit profile should we grant you credit; and

Filing our Customer Credit Information with the Credit Reference Bureau.

consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that you reserve the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in your respect;

Acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record;

Acknowledge that the Credit Reference Bureau is authorized to collect negative information on the background and credit history relating to any non performing obligations you may have;

Consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

UNDERTAKING

1. By Filling out this application and drawing on the loan, I covenant to repay the loan as and when due. In the event that I fail to repay the loan as agreed, and the loan becomes delinquent, the bank shall have the right to report the delinquent loan to the CBN through the Credit Risk management System (CRMS) or by any other means and request that the CBN exercise its regulatory power to direct all banks and other financial institutions under its regulatory purview to set-off my indebtedness from any money standing to my credit in any bank account and from any other financial assets they may be holding for my benefit.

2. I covenant and warrant that the bank shall have power to set-off my indebtedness under this loan agreement from all such monies and funds standing to my credit/benefit in any and all such accounts or from any other financial assets belonging to me and in the custody of any such bank.

3. I hereby waive any right of confidentiality whether arising under common law or statute or in any other manner whatsoever and irrevocably agree that I shall not argue to the contrary before any court of law, tribunal, administrative authority or any other body acting in any judicial or quasi-judicial capacity.

4. I accept that upon default on the repayment of my credit obligation to Homebase mortgage Bank Limited, the bank shall request the CBN to invoke the utilization of my deposits in other banks as linked to my BVN and TIN number stated above in repayment of the obligation. This Obligation also extends to my co-signer (spouse)/ guarantor(s) and to this end, their respective BVN and TIN details has been provided to Homebase Mortgage Bank Limited.

I authorize you to obtain any information you may require relating to this application from my employer, and from any other source to which you may apply, each source being hereby authorized by me to provide you with such information.

I undertake to notify the Bank immediately of any situation which materially changes the representation of this application.

I hereby authorize the Bank to disclose any and all information in respect of my account to the guarantor's for as long as the guarantor's liability of this debt outstands.

I confirm that the Bank has not offered any advice regarding suitability of property or mortgage and that I shall obtain independent legal advice with regard thereto.

I confirm that I am in good health.

I confirm that all information provided in this application are correct and that all documents submitted with this form are authentic.

I accept and agree to be bound by the terms and conditions as contained in the Bank Facility Letter.

Applicant's Name (Primary borrower)

Signature/ Date_____

Applicant's Name (Co-Borrower)

Signature/ Date_____