

MORTGAGE APPLICATION FORM

Branch: Date of Application:

*This is the official mortgage application form, which must be completed in full and all supporting documents attached.
An application in the name of a partnership will be dealt within accordance with laws governing borrowing by partnerships*

PARTICULARS OF APPLICANT/ PARTNER (Please attach copy of ID and last 3 months pay slips)

FIRST APPLICANT/PARTNER

Surname::		Postal Address:	Postal Code:
Other Names:		Town/City:	Country:
ID Number:	Date of Birth:	Mobile:	E-mail:
Marital Status:	Gender:	Location:	House Number:
Type of Business:	Occupation:	Street/Building/Estate:	
Name of Employer:	Date Employed:	Department:	
Station:	Designation:	Personal / Staff No:	
Building Name:	Building Block No:	Street:	
Office Tel No.:	Office Address:	Postal Code:	
Fax No.:	E-mail:	Website:	
Town:	Country:		
Terms of Employment: (Permanent / Contract)		Expiry of Contract:	
If on contract duration to expiry of contract:			
Residential Status: Owned Rented Living with parents Other			
Home Address:	Postal Code:	Home Tel:	Cell Phone:
Fax No:	E-mail:	Town:	Country:
Physical Address-Estate:	House No:	Street:	
Gross Salary:		Net Salary:	
Previous Employment Details			
Name of Employer in full:			
Building Name:	Building Block No:	Street:	
Office Tel No.:	Office Address:	Postal Code:	
Fax No.:	E-mail:	Website:	
Town	Country:		
Employment station:	Employment designation:	Last date of employment:	

Dependants

Name	Relationship	Age	(Primary, Secondary, University)

SECOND APPLICANT / PARTNER

Surname::		Postal Address:	Postal Code:
Other Names:		Town/City:	Country:
ID Number:	Date of Birth:	Mobile:	E-mail:
Marital Status:	Gender:	Location:	House Number:
Type of Business:	Occupation:	Street/Building/Estate:	
Name of Employer:	Date Employed:	Department:	
Station:	Designation:	Personal / Staff No:	
Building Name:	Building Block No:	Street:	
Office Tel No.:	Office Address:	Postal Code:	
Fax No.:	E-mail:	Website:	
Town:	Country:		
Terms of Employment: (Permanent / Contract)		Expiry of Contract:	
If on contract duration to expiry of contract:			

Residential Status: Owned Rented Living with parents Other

Home Address:	Postal Code:	HomeTel: CellPhone:
FaxNo:	E-mail:	Town: Country:
Physical Address-Estate:	HouseNo:	Street:
Gross Salary:		NetSalary:

Previous Employment Details

Name of Employer in full:		
Building Name:	Building Block No:	Street:
Office Tel No.:	Office Address:	Postal Code:
Fax No.:	E-mail:	Website:
Town	Country:	
Employment station:	Employment designation:	Last date of employment:

Dependants

Name	Relationship	Age	(Primary, Secondary, University)

VATNumber(forpartnerships).....Share holding(%) for partnerships

Name of your lawyers.....

LOAN DETAILS:

Purchase Mortgage plus Construction Project finance
 (Tickas appropriate) Loan amount:.....Purchase price/BQamount (RWF):.....

Purpose of loan: Repayment Period (months)

Regulated by the National Bank of Rwanda

Borrowing from BPR Bank & other institutions

Lending institution.	Outstanding Loan Balance.	Repayment Amount.	Comments.
Totals.			

AUTHORITY TO EMPLOYER TO RECOVER LOAN THROUGH CHECK-OFF SYSTEM:

I, whose particulars areas indicated above, do here by give my employer, of P.O.BOX, irrevocable authority to cover from my salary payments of Rwf per month over a period of months or as the bank may advice from time to time, and remit the same to BPR BANK RWANDA, Head Office, P.O.Box1348, Kigali for the credit of my mortgage loan account inbranch. In the event of my termination from employment for any reason whatsoever, I will make alternative arrangement to pay any outstanding loan amount so wing the bank.

Signature Date:

WITNESS (HEAD OF DEPT/CONTROLLING OFFICER/OFFICER- IN- CHARGE):

Full Name Rank

Signature Date Official

Stamp

MANAGER PERSONNEL/HUMAN RESOURCES/REGIONAL PERSONNEL OFFICER:

I confirm that the above name is a bona fide permanent employee of and the salary details indicated above are correct.

Full Name Date

Signature Stamp

1. Particulars of property

- (i) Location and Land reference No. of the property to be mortgaged
- (ii) Is the property free hold or leasehold?
- (iii) If leasehold, state date of issue of the lease
- (iv) Where are the title documents?
- (v) What is the purchase price?
- (vi) How much is the rental income, if any?

2. If the application is in respect of a building under construction

- (i) Purchase price of plot/land
- (ii) Estimated cost of construction
- (iii) Estimated cost of work done

3. Valuation and viewing requirements

- (i) Who should the valuer contact to value the property?
- (ii) Details of person selling property (purchase case)

Name.....Address.....Tel. No

Referee Details

Relative's Surname	Other Names	ID / PassportNumber
Relation to applicant	Postal Address	Office Tel
Mobile No.	Email	Occupation
Non-Relative's Surname	Other Names	ID / PassportNumber
Relation to applicant	Postal Address	OfficeTel
MobileNo.	Email	Occupation

Consent pursuant to Credit Reference Bureau (CRB) regulations

I / We hereby authorize the Bank to disclose and or obtain any information relating to my / our account (s) to and or from any credit reference bureau or any other institution or third party as it deems necessary. I / we declare we have not been adjudged bankrupt

I / we understand that you may in your sole discretion reject this application without having to provide any reasons.

Customer declaration and signatures

1. I / We authorize you to obtain any information you may require relating to this application from my /our employer (s), if any and from any other source to which you may apply, each source being here by authorized by me /us to provide youwith such information. I / We under take to notify the company immediately of any situation, which materially changes there presentation of this application.

2. I / We confirm that BPR BANK Rwanda has not offered any other advice regarding suitability of the property or mortgage and that I / We shall obtain independent legal advice with regard there to.

Signed.....Date.....

Signed.....Date.....

FOR OFFICIAL USE ONLY

Branch:.....Date Received:.....

Name of Applicant:..... Account No:

Sales Representative No:

BRANCH:

I confirm that I have checked and verified that the application meets the minimum requirements for BPR BANK Rwanda as indicated in the checklist below:-

Minimum Requirements	Yes / No												
The application has been properly completed and no blank spaces have been left. In spaces where the information called for is not applicable, the applicant has clearly indicated 'N/A'.													
Total deductions (including repayment of the requested loan) will not exceed 40% of the applicant's total net incomes if the requested loan is granted/origo against the terms of the specific scheme agreements													
Applicant's accounts have been well conducted (if maintained within the BPR Bank). The accounts are active (not dormant) and we have no had to dishonor more than 2 cheques in the last 6 months for lack of adequate funds in the account.													
The income(s) indicated in the application form are correct and agree with account statements (if any) and pay slips submitted, which I have perused and consider to be satisfactory documentary evidence of such income(s).													
Other supporting documents (e.g.ID card, pay slips) have been submitted and I am able to verify all the key details in the application form.													
The applicant is over 18 years of age (not under-age).													
Previous loan and overdraft facilities (if any) granted to the applicant or associates have been well serviced and the Account(s) have been trouble-free.													
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Indicate current outstanding loan balances below (If any)													
<table border="1"> <thead> <tr> <th>Loan Account Number.</th> <th>Outstanding Balance(s).</th> <th>Repayment Amount.</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Loan Account Number.	Outstanding Balance(s).	Repayment Amount.										
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Sales person

Name.....Signature.....Date

Branch Manager /Advances Department

Name.....Signature.....Date

Head of Comments

Reason for not processing the application:

.....

.....

.....

Name.....Signature.....Date

Name of Applicant.....Application No:.....

Thank you for Banking with us. Your application is receiving the necessary attention. We shall revert to you in 3 days,

Name of Bank Official:.....Signed.....Date

In case you do not receive our feedback within the above stated time please contact us on following addresses