



**ST. VINCENT BUILDING AND LOAN ASSOCIATION**  
**Loan Application Form**

**1. LOAN REQUEST**

<b>AMOUNT:</b>		<b>TYPE :</b>		<b>TERM (mths)</b>		<b>INT RATE:</b>		<b>PAYMENT</b>
<b>Purpose of loan:</b>								
<b>Security offered</b>								<b>Property Value</b>

**2. PERSONAL PARTICULARS- APPLICANT A**

<b>FULL NAME AS ON ID/PASSPORT: (DR/MR/MRS/MS)*</b>				<b>FULL NAME AS ON ID/PASSPORT: (DR/MR/MRS/MS)*</b>				
<b>DATE OF BIRTH (DD/MM/YYYY) :</b>		<b>AGE</b>		<b>DATE OF BIRTH (DD/MM/YYYY) :</b>		<b>AGE</b>		
<b>MALE:</b>	<b>FEMALE:</b>	<b>MALE:</b>	<b>FEMALE:</b>	<b>MALE:</b>	<b>FEMALE:</b>	<b>MALE:</b>	<b>FEMALE:</b>	
<b>NATIONALITY:</b>	<b>RESIDENT</b>	<b>NON RES:</b>	<b>NATIONALITY:</b>	<b>RESIDENT</b>	<b>NON RES:</b>	<b>NATIONALITY:</b>	<b>RESIDENT</b>	
<b>Married</b>	<b>Single</b>	<b>Divorced</b>	<b>Other - state</b>	<b>Married</b>	<b>Single</b>	<b>Divorced</b>	<b>Other - state</b>	
<b>NO. OF DEPENDANTS:</b>		<b>AGES:</b>		<b>NO. OF DEPENDANTS:</b>		<b>AGES:</b>		
<b>HOME ADDRESS:</b>			<b>YEARS THERE:</b>			<b>HOME ADDRESS:</b>		
<b>MAILING ADDRESS (if different from above)</b>			<b>MAILING ADDRESS (if different from above)</b>			<b>MAILING ADDRESS (if different from above)</b>		
<b>HOME TEL:</b>	<b>WORK TEL:</b>	<b>MOBILE:</b>	<b>HOME TEL:</b>	<b>WORK TEL:</b>	<b>MOBILE:</b>	<b>HOME TEL:</b>	<b>WORK TEL:</b>	
<b>RESIDENCE</b>	<b>OWNED</b>	<b>RENTED:</b>	<b>OTHER:</b>	<b>RESIDENCE</b>	<b>OWNED:</b>	<b>RENTED:</b>	<b>OTHER:</b>	
<b>EMAIL:</b>				<b>EMAIL:</b>				
<b>NAME, ADDRESS &amp; TEL OF LANDLORD</b>				<b>NAME, ADDRESS &amp; TEL OF LANDLORD</b>				
<b>Name/address of Reference: (not living with you)</b>				<b>Relationship to Applicant A</b>				
<b>Name/address of Reference: (not living with you)</b>				<b>Name/address of Reference: (not living with you)</b>				

**OTHER APPLICANT - C:(name, address & relationship to applicants)**

**3. EMPLOYMENT DETAILS APPLICANT A**

<b>NAME AND ADDRESS OF EMPLOYER: (IF self employed state)</b>				<b>NAME AND ADDRESS OF EMPLOYER: (IF self employed state )</b>			
<b>JOB TITLE:</b>	<b>Years at job</b>	<b>JOB TITLE:</b>	<b>Years at job</b>	<b>JOB TITLE:</b>	<b>Years at job</b>	<b>JOB TITLE:</b>	<b>Years at job</b>
Can your salary, wages and/or other earnings be assigned to the St. Vincent Building & Loan Association?				Can your salary, wages and/or other earnings be assigned to the St. Vincent Building & Loan Association?			
<b>PREVIOUS EMPLOYER</b>	<b>LENGTH OF SERVICE</b>	<b>PREVIOUS EMPLOYER</b>	<b>LENGTH OF SERVICE</b>	<b>PREVIOUS EMPLOYER</b>	<b>LENGTH OF SERVICE</b>	<b>PREVIOUS EMPLOYER</b>	<b>LENGTH OF SERVICE</b>

**4. STATEMENT OF AFFAIRS- ASSETS & LIABILITIES, INCOME & EXPENSES**

				Col A	Col B	Col C	
ASSETS:	APPLICANT A	APPLICANT B	TOTAL \$	5. INCOME & EXPENSES	APPLICANT A	APPLICANT B	TOTAL \$
Permanent shares STV B & L				GROSS SALARY/INCOME			
Real Estate				LESS NIS/PAYE			
Vehicle -				NET INCOME			
Other assets - furniture, equip etc				EXPENSES			
Savings with other banks etc -				Food			
Sav/Deposits STV. B & L S S				Elec, water, cable			
Other				Telephone			
<b>TOTAL ASSETS</b>				Transportation			
<b>LIABILITIES:</b>	<b>Payments</b>			Insurance			
Mortgage Loan-SVGBLA				Rent			
Consumer loan				Child/ alimony Expenses			
Vehicle Loan				Miscellaneous			
Hire Purchase				Total Debt payments (use total from sec 4)**			
Credit card				<b>Sub total (col c only)</b>			
Other				<b>Proposed Loan Payment</b>			
<b>Total payments **</b>				<b>Total Expenses</b>			
<b>TOTAL LIABILITIES</b>				<b>SURPLUS/ (DEFICIT)</b>			<b>\$</b>
				<b>GDSR %</b>		<b>Loan to Value %</b>	

**APPLICANTS DECLARATION**

<b>DO YOU HAVE AN PENDING LEGAL PROCEEDINGS OR JUDGEMENT OR LIENS AGAINST YOU?</b>	<b>YES</b>	<b>NO</b>	<b>PROVIDE DOCUMENTATION IF YES</b>
<b>DO YOU HAVE ANY OUTSTANDING TAXES OR STATUTORY PAYMENTS?</b>	<b>YES</b>	<b>NO</b>	

1. I/We hereby declare that the information given in this application is true and correct and that I/we have not wilfully withheld any material fact.
2. I/We hereby undertake to pay all fees applicable to this loan in connection with the survey and valuation of the property, vehicle or other assets to be assigned as security on this loan, such fees being not refundable regardless of whether the application is approved. I/We undertake to pay any out-of-pocket expenses and/or charges incurred in relation to my/our loan application.
3. I/We hereby authorise you to enquire from my/our employer(s), for the purpose of this application, any particulars of my/our employment with my/our employer(s) and to obtain and verify such further information about me/us as you may deem fit at your discretion.
4. I/We authorise each and every financial institution and credit/charge card issuer with whom I/we have any account(s) and their officials to divulge to you any and all information whatsoever regarding the money or other relevant particulars of my account(s) as you may from time to time request, without notice to me/us.
5. I/We hereby declare that I/we have not obtained any loans from financial institutions or the vendor for the above stated purpose of the loan, and hereby undertake to disclose any such amounts, including any private arrangements with the vendor not reflected in the purchase price.
6. I/We declare that the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.
7. My/our signing on this application shall constitute my/our written consent for any such disclosure for the purposes in keeping with the financial or other regulatory laws governing the St. Vincent Building & Loan Association.
8. I/We understand that you reserve the right to decline my/our application without giving any reason(s) or explanation whatsoever.

<b>Date:</b>	<b>Signature applicant A:</b>	<b>Date:</b>	<b>Signature applicant B:</b>	<b>Date:</b>	<b>Signature applicant C:</b>
<b>Print Name:</b>		<b>Print Name:</b>		<b>Print Name:</b>	

