



## RBC ROYAL BANK (BAHAMAS) LIMITED

### APPLICATION FOR MORTGAGE

NAME OF APPLICANTS: _____ AGE: ..... Yrs.		<b>SELF</b>	<b>SPOUSE</b>
NAME OF CO-APPLICANT: _____ AGE: ..... Yrs.		TELEPHONE: _____	
		HOME: _____	
ADDRESS: _____		BUSINESS: _____	
		SALARY: _____	
		OTHER INCOME: _____	

CURRENT EMPLOYMENT		
OCCUPATION	NAME OF EMPLOYER	LENGTH OF SERVICE _____ Yrs.
PREVIOUS EMPLOYMENT If current employment is less than 2 Yrs.		
OCCUPATION	NAME OF EMPLOYER	LENGTH OF SERVICE _____ Yrs.
hereby make application for a loan of ..... Dollars, to bear interest at ..... percent computed monthly and to be repaid by monthly instalments of \$ ..... for principal and interest (based on an amortization period of ..... years). I will give a first mortgage having a term of ..... as security for the loan on the property described below which I will occupy/rent.		

#### PURPOSE OF MORTGAGE (Complete only A or B)

<b>A</b>  PURCHASE  (ATTACH COPY OF OFFER TO PURCHASE)	FIRST MORTGAGE REQUIRED			\$
	SECOND MORTGAGE, IF ANY			\$
	CASH PAYMENTS BY APPLICANT(S)			\$
	PURCHASE PRICE OF PROPERTY (ESTIMATED DATE OF CLOSING 20 )			\$
<b>B</b>  CONSTRUCTION  (ATTACH COPY OF SITE PLAN BUILDING CONTRACT INCLUDING SPECIFICATIONS AND PLANS)	CONTRACT PRICE OF BUILDING (ESTIMATED DATE OF COMPLETION 20 )			\$
	LOT: YEAR PURCHASED—20			COST \$
	CASH PAYMENTS BY APPLICANT(S)			TOTAL COST \$
	DETAILS OF SECOND MORTGAGE, IF ANY LENDER (NAME & ADDRESS)			
	AMOUNT \$	INTEREST RATE %	MONTHLY PAYMENTS \$	
<b>C</b>  REFINANCING  (ATTACH CONFIRMATION OF PRESENT OBLIGATIONS INCLUDING MORTGAGE INDEBTEDNESS)	PURPOSE OF REFINANCING			
	DATE PROPERTY PURCHASED		PURCHASE PRICE	
			\$	
	NAME AND ADDRESS OF PRESENT FIRST MORTGAGEE (IF ANY)		BALANCE OWING	
		\$		
NAME AND ADDRESS OF PRESENT SECOND MORTGAGEE (IF ANY)		BALANCE OWING		
		\$		

#### PARTICULARS OF SECURITY

CIVIC ADDRESS	(NUMBER, STREET, CITY OR VILLAGE, PARISH)		
LEGAL DESCRIPTION	LOT OR BLOCK AND SUBDIVISION NUMBERS)		PLAN
LOT	FRONTAGE FEET	DEPTH FEET	TOTAL AREA SQUARE FEET
BUILDING	NUMBER OF FAMILY UNITS SINGLE          DUPLEX	TYPE OF DWELLING DETACHED          ATTACHED	
CONSTRUCTION	CONCRETE BLOCKS	STONE	OTHER FRAME SPECIFY
	NO. OF STOREYS	AGE YEARS	NO. OF ROOMS          NO. OF BATHROOMS
	TYPE OF WATER HEATING	DRIVEWAYS YES NO	GARAGE YES NO          GARAGE CONSTRUCTION (SPECIFY)
SERVICES	DRAINAGE: SEWER          SEPTIC	SUCK WELL	WATER MUNICIPAL          WELL
			<b>SEE OVERLEAF</b>

APPLICANTS SHOULD PROVIDE THE FOLLOWING  
 EMPLOYED: ATTACH A LETTER FROM EMPLOYERS CONFIRMING INCOME AND LENGTH OF SERVICE  
 SELF-EMPLOYED: ATTACH AUDITED FINANCIAL STATEMENTS FOR LAST 3 YEARS OR A COPY OF LAST YEARS INCOME TAX  
 & COMPANIES: RETURN IN EITHER CASE, THE DOCUMENT WILL BE RETURNED ON REQUEST

APPLICANT'S MARITAL STATUS/AGE SINGLE    MARRIED    WIDOW(ER)		AGE CO-APPLICANT YEARS	AGES OF CHILDREN YEARS		
BANK ACCOUNTS — NAME OF BANK(S)		BRANCH(ES)	ACCOUNT NO.	TYPE	
				SAVINGS	CHEQUING
				SAVINGS	CHEQUING
LIST ALL PRESENT OBLIGATIONS OTHER THAN MORTGAGE INDEBTEDNESS (NAMES AND ADDRESSES)		PURPOSES	BALANCE OWING (\$)	MONTHLY PAYMENT (\$)	
TOTAL PRESENT OBLIGATIONS AND PAYMENTS			\$	\$	
HAVE YOU ENDORSED NOTES OR GUARANTEED THE OBLIGATION OF ANY OTHER PERSON			NO	YES	
				IF "YES" AMOUNT \$	

**STATEMENT OF ASSETS AND LIABILITIES**

ASSETS	DOLLARS	LIABILITIES	DOLLARS
CASH ON HAND AND IN BANKS		TOTAL PRESENT OBLIGATIONS (SEE ABOVE)	
BONDS AND STOCKS		PRESENT FIRST MORTGAGE (IF ANY)	
ACCOUNTS RECEIVABLE		PRESENT SECOND MORTGAGE (IF ANY)	
C.S.V. OF LIFE INSURANCE		OTHER LIABILITIES: (DESCRIBE)	
LAND AND BUILDINGS (SEE BELOW)		CREDIT CARD VISA, ETC. (LIMIT \$ ..... )	
FURNITURE			
OTHER ASSETS (DESCRIBE)			
		NET WORTH	
TOTAL		TOTAL	

Details of Real Estate		Net Value
Address	Value	Encumbrances

**DETAILS OF LIFE INSURANCE**

NAME OF COMPANY	FACE VALUE	CSV's	POLICY LOANS
.....			
.....			
.....			
.....			
.....			
.....			
.....			

Name & Address of Attorney-at-Law .....

I WARRANT AND CONFIRM THAT THE INFORMATION GIVEN HEREIN IS TRUE AND CORRECT AND I UNDERSTAND CLEARLY THAT IT IS BEING USED TO DETERMINE MY CREDIT RESPONSIBILITY. YOU ARE AUTHORIZED TO OBTAIN ANY INFORMATION YOU MAY REQUIRE RELATIVE TO THIS APPLICATION FROM ANY SOURCES TO WHICH YOU MAY APPLY AND EACH SUCH SOURCE IS HEREBY AUTHORIZED TO PROVIDE YOU WITH SUCH INFORMATION. YOU ARE FURTHERMORE AUTHORIZED TO DISCLOSE IN RESPONSE TO DIRECT ENQUIRES FROM ANY OTHER LENDER OR ANY CREDIT BUREAU, SUCH INFORMATION ON MY LOANING ACCOUNT AS YOU CONSIDER APPROPRIATE AND A AGREE TO INDEMNIFY YOU AGAINST AND SAVE YOU HARMLESS FROM ANY AND ALL CLAIMS IN DAMAGES OR OTHERWISE ARISING FROM SUCH DISCLOSURE ON YOUR PART. YOU ARE ALSO AUTHORIZED TO RETAIN THE APPLICATION WHETHER OR NOT THE RELATIVE MORTGAGE IS APPROVED, IT IS UNDERSTOOD THAT APPRAISAL FEES AND LEGAL EXPENSES INCIDENTAL TO THIS APPLICATION WILL BE PAID BY ME. I OCCUPY OR INTEND TO OCCUPY THE HOUSE. IT IS ALSO UNDERSTOOD THAT ALL LEGAL, APPRAISAL AND CREDIT REPORTS REQUIRED BY RBC ROYAL BANK (BAHAMAS) LIMITED ARE FOR ITS EXCLUSIVE USE ONLY.

DATE: \_\_\_\_\_ Signature of Applicant \_\_\_\_\_ Signature of Applicant \_\_\_\_\_

MANAGER'S COMMENTS: (PLS refer attached page 2+3 of PLA)