

**TRINIDAD AND TOBAGO  
MORTGAGE FINANCE COMPANY LIMITED**

“ALBION COURT”, 61 Dundonald Street, Port of Spain, P.O. Box 1096, Tel. Nos: 623-6112/3; 623-6565

**APPLICATION FOR  1<sup>ST</sup> MORTGAGE  2<sup>ND</sup> MORTGAGE  UPSTAMP**

**PERSONAL INFORMATION**

<<Application Number>>

	1 <sup>ST</sup> APPLICANT	2 <sup>ND</sup> APPLICANT
<b>Applicant(s):</b>		
<b>Current Address:</b>		
<b>Current Mailing Address:</b>		
<b>Home Phone:</b>		
<b>Mobile Phone:</b>		
<b>Work Phone:</b>		
<b>Email:</b>		
<b>Marital Status:</b>		
<b>Date of Birth:</b>		
<b>Nationality:</b>		
<b>No. of Dependents:</b>		
<b>ID No.</b>		
<b>PP No.</b>		
<b>DP No. &amp; Expiry Date</b>		
<b>NIS No.</b>		
<b>BIR No.</b>		
<b>Reference Name:</b>		
<b>Relationship:</b>		
<b>Reference Phone:(1)</b>		
<b>(2)</b>		
<b>Email Address:</b>		
<b>Are you or your immediate family members and/or friends a/an;</b>	<input type="checkbox"/> <b>Politicians;</b> <input type="checkbox"/> <b>Senior judicial officials;</b> <input type="checkbox"/> <b>Senior military official;</b> <input type="checkbox"/> <b>Senior executive of state owned corporations;</b> <input type="checkbox"/> <b>Important political party officials;</b> <input type="checkbox"/> <b>Director of state and state affiliated corporations;</b> <input type="checkbox"/> <b>Head of State/Government;</b>	<input type="checkbox"/> <b>Politicians;</b> <input type="checkbox"/> <b>Senior judicial officials;</b> <input type="checkbox"/> <b>Senior military official;</b> <input type="checkbox"/> <b>Senior executive of state owned corporations;</b> <input type="checkbox"/> <b>Important political party officials;</b> <input type="checkbox"/> <b>Directors of state and state affiliated corporations;</b> <input type="checkbox"/> <b>Head of State/Government;</b>
<b>If you have ticked any of the above, please state the name and relation to the person</b>		

**EMPLOYMENT DETAILS**

<b>Employer:</b>		
<b>Position Held:</b>		
<b>Length of Service:</b>		
<b>Nature of Employer's Business:</b>		
<b>Other Income:</b>		
<b>Source:</b>		
<b>Total Income:</b>		
<b>Total Debts o/s:</b>		

**LOAN DETAILS**

**PURPOSE OF LOAN:**

<b>Loan Amount:</b>	<b>Purchase Price:</b>	<b>Initial Loan Amount:</b>
<b>Rate:</b>	<b>Cost of Construction/ Repairs: Total:</b>	<b>Upstamp Loan Amount:</b>
<b>Term:</b>	<b>Building:</b>	<b>Total:</b>
<b>Amortised Installment:</b>	<b>Land:</b>	

The balance for financing this project to be supplied by: CASH: ( ) OTHER: ( )

State source and terms of Repayment: \_\_\_\_\_

**PROPERTY OFFERED AS SECURITY**

**Address:**

**Type of Property:**

**Tenure:**  Leasehold                      Expiry Date of Lease:  
 Freehold

Do you own any other property?                       YES                       NO

Have you previously owned a dwelling?                       YES                       NO

Will your attorney be preparing the Transfer/Conveyance?                       YES                       NO

Where would you like correspondence to be sent on completion of transaction?  Current Address                       Current Mailing Address                       Property Address

It is agreed and understood between the company and the applicant, as part of this application, that:

- (1) Valuation charges, legal expenses, and other costs incidental thereto are to be borne by the applicant whether the loan funds are released or not.
- (2) The title to the Security must be satisfactory to the Company's Attorneys and the mortgage a first charge thereon; and the Company's Attorneys shall be authorized to pay off any encumbrance against this property.
- (3) Neither the execution nor registration of a mortgage pursuant to this application, nor the advance in part of the moneys secured thereby shall bind the mortgagee to advance the said moneys or any unadvanced portion thereon.
- (4) Any misstatement of fact herein shall entitle the Company to cancel the loan and to require immediate repayment of all moneys secured by the mortgage.

I/We hereby authorize and consent to your obtaining further information on my/our credit and employment history from any source and any such source is hereby authorized to provide the required information.

You are authorized to disclose to any Credit Bureau and other credit grantors any information about my/our credit history. I/We jointly and severally agree to indemnify you against any and all claims in damages or otherwise that may arise from such disclosure on your part.

Applicant's Signature/s: ..... Date: ..... (2) ..... Date: .....

Witness: ..... Date: .....

<<Customer Name>>  
<<Application Number>>

**ADDENDUM TO HOME MORTGAGE APPLICATION  
FINANCIAL DETAILS**

STATEMENT DATED:

ASSETS	NO. 1	NO. 2		LIABILITIES	NO. 1	NO.2
Cash in Hand				Bank Loans		
Savings				Credit Union Loans		
Fixed Deposits				H/P/ \$ Charge Accounts		
Current Accounts				Installment Accounts		
Debtors				Other Liabilities (give details)		
				Credit Card Limit		
CSV of Life Insurance Insured Value \$ _____						
Furniture & Furnishings						
Automobile						
Investments (Stocks Shares Bonds) Public Company Private Company				Mortgage Loans (Balances Owing)		
Real Estate				Surplus/Deficit		
Other						
<b>TOTAL</b>				<b>TOTAL</b>		

REMARKS:

**FOR OFFICIAL USE ONLY**

**TRINIDAD & TOBAGO MORTGAGE FINANCE COMPANY LIMITED**

<<Customer Name>>  
<<Application Number>>

ACCOUNT NO \_\_\_\_\_

TTMF/OM  TTMF/AMC  HDC   
HEAD OFFICE  S/FERNANDO   
CHAG  TOBAGO  ARIMA

REQUEST FOR APPROVAL OF: -  A FIRST MORTGAGE LOAN  
 A SECOND MORTGAGE  
 UPSTAMP

DETAILS OF EXISTING MORTGAGE AT TTMF ACCT No# .....

O/S PRINCIPAL BALANCE AS AT ..... \$ ..... MONTHLY P&I \$ .....

DEDUCTION SOURCE: <input type="checkbox"/> ACH: _____ <input type="checkbox"/> OTHER: _____ <input type="checkbox"/> AUTHORISATION SOURCE: _____  VALUER: _____	PROPOSED APPRAISED VALUE  LAND: HOUSE: TOTAL:  DATE OF REPORT:
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**CONSTRUCTION/ REPAIR LOANS**

BRIDGING FINANCE AGREED

YES  
 NO

BUILDER:

Q/SURVEYOR:

BUILDER'S ESTIMATE:

Q/SURVEYOR ESTIMATE:

DATE OF ESTIMATE:

DATE OF REPORT:

ESTIMATED DATE OF COMPLETION: - .....

INSURANCES TO BE ASSIGNED

COMPREHENSIVE HOMEOWNERS INSURANCE COVERAGE \$ \_\_\_\_\_

**RATES AND TAXES**

	ACTUAL ANNUAL FEES	AGGREGATE MONTHLY INSTALMENT
ARV / ATV		
AMORTISED INSTALLMENT		
WATER AND SEWER		
LANDS AND BUILDING TAXES		
MAINTENANCE		
HOMEOWNERS' INSURANCE		
LEASE RENT		
MORTGAGE COVER		
ESTIMATED RATES		
<b>TOTAL</b>		

	CLOSING COSTS	FEES
3 MNTHS WATER AND SEWER		ACCEPTANCE FEE
3 MNTHS LANDS AND BUILDING TAXES		ACB REPORT FEE
1 YR. HOMEOWNERS' INSURANCE		TITLE SEARCH FEE
1 YR. LEASE RENT		SITE VISIT FEE
3 MTHS MAINTENANCE		<b>TOTAL</b>
1 YR. MORTGAGE COVER		
<b>TOTAL</b>		

TOTAL FOR COVER LETTER \$ \_\_\_\_\_

**APPROVED BY**

.....

<<Customer Name>>

<<Application Number>>

The following will be provided by ..... Developers of the residential units/ the applicant.

- Evidence of Nationality
- Evidence of Income
- Evidence of N.I.S number (where applicable)
- Evidence of Income Tax Number
- Evidence of Savings and Indebtedness
- Most recent Credit Card Statements
- Agreement of Sale
- Title Deed or Lease, Mortgage Deed (where applicable)
- Up-to-date receipts for – Land and Building Taxes, Water and Sewerage Rates, Lease Rent (where applicable)
- W.A.S.A Clearance Certificate
- Certificate of Assessment from the District Revenue Office
- Valuation Report
- Completion Certificate from the Regional Corporation (where property is less than four (4) years
- Builder’s Estimate is phased scheduled draw-downs (signed by your Builder)
- Approved building plans (where applicable)
- Quantity Surveyor’s Report
- Completion Certificate from Regional Corporation on completion of the required works (where applicable)
- Utility Bill
- Loan Statements for Debt Consolidation
- Confirmation of Investment Option
- Final Valuation Report (required on completion of construction/ repairs/ renovations
- Settlement Letter for Land Loan (where applicable)
- Survey Plan

Approval is recommended based on the following:

- LTVR is within the required limits
- GDSR of ..... % and TDSR of .....% within prudential ratios
- Applicants agreement to obtain credit reports from the ACB and/or other Creditors
- Assurance of salary deduction from employers ..... Or
- Assurance ACH Citidirect payment from account .....

Additionally, approval will be subject to the following conditions:

- Satisfactory Credit Reports

Commentary/ Recommendation:

**Recommended by:** .....

**Date:** .....

Approver’s Comments:

**Approved/ Declined by:** .....

**Date:** .....

**Approved/ Declined by:** .....

**Date:** .....