

**NATIONAL BANK OF MALAWI****APPLICATION FOR MORTGAGE FINANCE LOAN****SECTION (A) PERSONAL DETAILS**

1.	Surname	_____
2.	First Names	_____
3.	Date of Birth	_____
4.	Identity Number (with supporting evidence)	_____
5.	Nationality	_____
6.	Marital Status	_____
7.	Current Residential Address	
	Accommodation (Please tick) and give details i.e. house number, plot number	
	a) Owner owned	_____
	b) Rented from Malawi Housing	_____
	c) Provided by Employer	_____
	d) Rented from others (specify)	_____
8.	Postal Address	_____
		_____
		_____
9.	a) Telephone Numbers	
	Work	_____
	Home	_____
	b) Cellphone Number (s)	_____
	c) Fax Number (s)	_____
	d) E-mail address	_____

## **SECTION (B)** **EMPLOYMENT AND FINANCIAL DETAILS**

1. Name of Current Employer \_\_\_\_\_
- Address \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- Period with Present Employer \_\_\_\_\_  
Years
- Job Title \_\_\_\_\_
- Gross Monthly Salary      MK \_\_\_\_\_
- Net Monthly Salary      MK \_\_\_\_\_  
deposited to account
2. Previous Employer      Name: \_\_\_\_\_
- Period Employed      From: \_\_\_\_\_
- To: \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

3. Give particulars of any other monthly income

Source	Amount (MK)
(i)	
(ii)	
(iii)	
(iv)	
(v)	

4. Give particulars of any other financial commitments: e.g. Hire purchase, Bank loans etc. include repayment amounts

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. Account Number \_\_\_\_\_ Date \_\_\_\_\_  
opened \_\_\_\_\_

Other Bank  
Accounts: \_\_\_\_\_

## SECTION (C)                      LOAN DETAILS

1.	(a) Purchase Price	MK	
	(b) Cost for improvement	MK	
	(c) Cost of completion	MK	
	(d) Cost of Construction	MK	
2.	Cash deposit available from own resources (applicable if purchasing a house)	MK	
3.	Amount of loan required	MK	
4.	Repayment period preferred _____ years (maximum 15 years)		
5 (i)	Purpose for which loan is required (purchase of existing house, improvement on existing house, construction, purchase of land) etc.		
(ii)	Exact location of property to be purchased Plot Number: _____		
	NB: Please attach sale agreement/offer if purchasing an existing property or land. Or estimated costs of improvement, completion or construction of property.		
6.	Name and address of seller _____		
7.	If the premises are to be completed or improved or constructed		
	(i) Estimated cost of completion/improvements/construction		
	(ii) Were plans approved by Land Authorities?		
	(iii) Name of Architect/Quantity Surveyor who prepared the plans		
	(iv) Name of Architect/Engineer Supervising construction		
	(v) What stage, if any, has been reached in construction		
	(vi) Name and address of builder		

NB: Please attach full quotations plus a copy of approved plans

**SECTION (D) DETAILS OF PROPERTY TO BE MORTGAGED TO THE BANK**

1. Exact location of property to be mortgaged: Plot number and location  
\_\_\_\_\_
2. Nature of premises (dwelling house, flats, shops, business premises etc), (please tick)  
\_\_\_\_\_
3. State freehold or leasehold: \_\_\_\_\_  
If leasehold: Outstanding period of lease \_\_\_\_\_  
NB The loan repayment period should not exceed the outstanding period of lease
4. In whose possession are the title deeds? \_\_\_\_\_
5. Services available: (please tick) Water, Sewerage, Electricity, Septic Tank, Borehole  
Other (specify) \_\_\_\_\_

**SECTION (E) DECLARATION**

I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND COMPLETE AND AUTHORISE YOU TO MAKE ANY ENQUIRIES YOU CONSIDER NECESSARY FOR CONFIRMATION OF THESE AND FOR CREDIT ASSESSMENT.

I UNDERSTAND THAT I MUST HAVE MY SALARY PAID DIRECTLY INTO MY ACCOUNT.

YOU MAY WITHOUT NOTICE COMBINE OR CONSOLIDATE ANY OUTSTANDING PRINCIPAL OR INTEREST ON THE LOAN WITH ANY OTHER ACCOUNTS WHICH I MAINTAIN WITH YOU AND SET-OFF OR TRANSFER ANY MONEY OUTSTANDING TO THE CREDIT OF MY OTHER ACCOUNTS IN OR TOWARDS SATISFACTION OF MY LIABILITY TO YOU IN RESPECT OF THE LOAN.

I AGREE TO PAY THE FEE APPLICABLE ON ESTABLISHMENT OF THE CREDIT FACILITY.

SIGNATURE OF APPLICANT: \_\_\_\_\_

DATE : \_\_\_\_\_

<b>FOR BANK USE ONLY</b>	
APPLICATION RECOMMENDED	<input type="checkbox"/> YES <input type="checkbox"/> NO
NAME _____	
SIGNATURE	_____
APPLICATION APPROVED	<input type="checkbox"/> YES <input type="checkbox"/> NO
NAME _____	
SIGNATURE _____	
NOTE: THE BANK RESERVES THE RIGHT TO REFUSE ANY APPLICATION FOR A LOAN WITHOUT GIVING REASONS	



TO: National Bank of Malawi

From :

Postal Address :

TEL &amp; /or CELL :

No(s).

E-Mail Address :

Residential :

Address

Dear Sir/Madam

In connection with the facilities which I have sought from the Bank, I list below details of my financial position as at \_\_\_\_\_ which I certify to be true and accept that any misrepresentation would lead to the immediate withdrawal of any facilities provided.

ASSETS	MK(To the nearest Kwacha)
1. Cash	
Cash at Hand	
Credit Balances at Banks and other Institutions (specify)	
National Bank of Malawi Service Center	
Bank Branch	
Bank Branch	
2. Cash Equivalents( state number, issuer and certificate numbers)	
Share certificate number for shares	
Share certificate number for shares	
Share certificate number for shares	
Treasury Bill(s) number(s)	
<b>SUBTOTAL</b>	
3. Land and Buildings (Indicate Location, Type, Plot no., Title no. etc.)	
Plot /Title No.	
Plot /Title No.	
4. Vehicles (Indicate Reg No, Make and Model)	
Reg.No.	
Reg. No.	
5. Machinery (Indicate Make and Serial numbers)	
Serial	
Number(s)	
6. Furniture & Fittings ( totals)	
<b>TOTAL ASSETS</b>	MK
<b>LIABILITIES</b>	MK
Bank Loans/Overdrafts at National Bank of Malawi Service Center	
Bank Loans/Overdrafts at other Banks and Institutions (specify below)	
Bank Loan/Overdraft at Bank Branch	
Bank Loan/Overdraft at Bank Branch	
Bank Loan/Overdraft at Bank Branch	
Loan with employers	
Other Liabilities( give details)	
<b>TOTAL LIABILITIES</b>	MK
<b>SURPLUS/ (DEFICIT) ( Assets Minus Liabilities)</b>	

SIGNATURE OF CUSTOMER:.....

Date:.....

Verified by CONSULTANT

Vetted by ARM