



MORTGAGE LOAN APPLICATION FORM

Branch

APPLICANT'S PERSONAL INFORMATION

Applicants Name _____ Date of application _____

Gender Male Female Member No. _____

Nationality ID _____ Passport _____ KRA PIN _____

Country of residence _____ Community Property Yes No

Date of birth	Place of birth	Postal address
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Postal city	Postal code	Postal country
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Residential address (if different from postal Code) _____

When did you move to your present address? _____

If you have lived at your present address for less than 5 years, please give your previous Address.

Address (including post code) _____

From To

Please give the telephone numbers including area codes that we can use to contact you

Office No. Mobile No.

Email address

At present are you? A homeowner A tenant Living with parents

other* (specify)

Are you a first-time buyer? Yes No

Are you Married? Separated Widowed Living with a partner Single Divorced

Number of dependent (s) and ages _____

EMPLOYMENT DETAILS

If you are employed, please complete *Section A*; Self-employed, please complete *Section B*

SECTION A:

If you are employed, Occupation Type Permanent Contract Temporary

Employer's name	Address
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PIN #	Contact name
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Employer's Tel. No.	Mobile No.
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When did you start your present employment?

Please provide details of your annual income before tax: Currency Amount

Basic salary Any other income (Please give details)

Anticipated Retirement Age

Is salary paid directly to the SACCO/ Bank by your employer Yes No

If No, indicate the Bank Name _____

Frequency of salary payments Weekly Fortnightly Monthly Other (specify)

If the salary is not paid through STIMA SACCO Account, are you willing to open an account with the SACCO and have your salary mandated to the account if your loan is approved? Yes No

If you have been in your present employment for less than 6 months, please give full details of previous employment for the last 18 months below, continuing in section 11 if necessary.

Employer's name	Address
Contact name Employer's Tel. No.	Employer's Mobile No.

Please state to which department or to whom reference should be made _____

SECTION B:

If you are self-employed / business

Business trading name if any _____ Address _____

Nature of business _____ When was it established? _____

What percentage of the business do you own? _____

BUSINESS FINANCIAL DETAILS

a) PROFIT AND LOSS

Income		Expenses	
Business sales		Purchases	
Other income (Source - Amount)		Rent	
		Salaries / Wages	
		Others	
Total income		Total Expenses	
		Net surplus/Deficit (Kshs)	

b) BALANCE SHEET

Current Assets		Current Liabilities	
Cash at Hand/Bank		Creditors	
Debtors		Bank Loans/Overdraft	
Inventory (work in progress)		Other Liabilities (Specify)	
Total Fixed Assest		LongTerm Loans	
Other Assets		Capital	
Total Assets		Total Liabilities & Capital	

Recommendation by the credit officer

Current Assets	Comments
Loan Amount	
Loan Period	
Payment Frequency	
Signature	Name of the credit officer
Comments	

CRB Listing status: Negatively Listed Positively Listed STATUS Recommended Rejected

TYPE OF MORTGAGE

please proceed to the applicable section

a. Purchase/Construction

Own contribution Amount Purchase price
 Repayment Period in Months Loan Amount Applied
 Repayment Amount

Please indicate the source and amount of your contributions

Sale of existing property Business income Savings
 Other Please specify

b. Remortgage

Currency Amount

Amount of existing Mortgage	A. (including any associated linked accounts)
Any additional amount	B. Term of loan
Purpose of additional amount	Repayment Amount
Total amount of borrowing required:	

Is the name(s) on this application different to that of your current mortgage?

No Yes (please give the names on your current mortgage in section b)

If the new mortgage is to be in different names compared to your existing mortgage, then a Transfer of Equity will be required.

Please note that a Transfer of Equity may delay the mortgage loan process

c. Equity Release

Amount _____
 Purpose of loan _____
 loan Amount required _____ Repayment period _____
 repayment Amount _____ Current market value of property _____

Is the property currently charged to Lender? Yes No

Please provide property details: Freehold Leasehold other (specify)

BANKING DETAILS

a. Savings A/C

SACCO/ Bank Name	Account Name	Account Type	Balances
1.			
2.			
3.			

a. Loans

SACCO/ Bank A/c	Account Name	Amount Advanced	Date granted	Repayment period	Outstanding Balances
1.					
2.					
3.					

Have you ever?

(a) Been declared bankrupt? Yes No

(b) Entered into a voluntary arrangement with creditors? Yes No

(c) Had judgment for debt, or any default, recorded against you or a company in which you hold at least a 15% interest? Yes No

(d) Been refused mortgage or any other credit? Yes No

(e) Had arrears of greater than one month on any Mortgage or loan? Yes No

(f) Been convicted of (or have prosecutions pending related to) acts of dishonesty, such as theft or fraud? Yes No

PROPERTY DETAILS

Indicate Your property details below;

Address

Plot No. _____ Street _____ Road _____ Title No. _____ Plot size _____

County. _____

What is the purchase price or, for a remortgage, the estimated value?

Type of property Bungalow Apartment Maisonette

Type of tenure Freehold Leasehold

Vendors (seller's name) _____

Address (where applicable) _____

On what date is the sale expected to be completed and purchase price paid? _____

Name and contact details of your advocate(s) if applicable Leasehold properties only:

Unexpired term of lease _____ Years _____ Per annum _____

Ground Rent _____ Per annum Service/Maintenance Charge _____

LOAN COLLATERAL DETAILS

I offer the following security...

Brief description of the property _____

Title No _____ Shopping Centre/street _____

Estate/sublocation _____ Town/location district _____

County _____

APPLICANT'S CONSENT/DECLARATION

Applicant's Name _____ Signature _____

Name of witness _____ Member No. _____

Signature _____ Date _____

FOR OFFICIAL USE

Name of the appraising credit officer _____

Name of the branch _____

Amount recommended by the approving officer (in figures) _____

in words _____

At the prevailing interest rate, signature of the recommending officer _____ To be repaid in _____ months
Date _____

Amount approved by the approving officer Kshs. _____

Signature of the approving officer _____ Date _____



HEAD OFFICE

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