

**PRIMARY CLIENT INFORMATION**

Name of Applicant: Mr./ Mrs. /Ms. \_\_\_\_\_  
First Middle Last Maiden

Present Address \_\_\_\_\_  
Street City / Town Parish / State Country

Mailing Address \_\_\_\_\_  
Street City / Town Parish / State Country

Email Address: \_\_\_\_\_

Previous Address \_\_\_\_\_  
Street City / Town Parish / State Country

Date of Birth     /     /          Nationality \_\_\_\_\_  
DD MM YYYY

Telephone Nos: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (M) \_\_\_\_\_

Marital Status  Married  Divorced  Single  Widowed      No. of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Any previous Mortgages with Sagicor?      Yes       No

TRN: \_\_\_\_\_ Related party Connection: \_\_\_\_\_

**JOINT CLIENT INFORMATION**

Name of Applicant: Mr./ Mrs. /Ms. \_\_\_\_\_  
First Middle Last Maiden

Present Address \_\_\_\_\_  
Street City / Town Parish / State Country

Mailing Address \_\_\_\_\_  
Street City / Town Parish / State Country

Email Address: \_\_\_\_\_

Previous Address \_\_\_\_\_  
Street City / Town Parish / State Country

Date of Birth     /     /          Nationality \_\_\_\_\_  
DD MM YYYY

Telephone Nos: (H) \_\_\_\_\_ (W) \_\_\_\_\_ (M) \_\_\_\_\_

Marital Status  Married  Divorced  Single  Widowed      No. of Dependents \_\_\_\_\_ Ages \_\_\_\_\_

Any previous Mortgages with Sagicor?      Yes       No       Relationship to Applicant 1A. \_\_\_\_\_

TRN: \_\_\_\_\_ Related party Connection: \_\_\_\_\_

**EMPLOYMENT AND INCOME HISTORY**

Details	Primary Client	Joint Client
<b>Present Employer</b>		
Present Employer's address		
Present Employer's Telephone No.		
<b>Previous Employer</b>		
Previous Employer's Address		
Previous Employer's Telephone No.		
Occupation		
Date Employed in Present Job		
<b>Income</b>		
-Basic Income		
-Overtime		
-Commissions		
-Dividends/Interest		
-Net Rental Income		
-Other		
<b>Total</b>		

	Primary Client	Joint Client
<b>Bankers</b>		
<b>Credit References</b>		

If Self-Employed	Primary Client	Joint Client
Name of business		
Address and of business		
Telephone No. of business		
How long established		
Bankers (give details of both personal and business accounts)		
Annual Income derived from business		
Name of accountants and /or auditors		
Address of accountants and /or auditors		

**INFORMATION REGARDING THE PROPERTY OFFERED AS SECURITY**

Address \_\_\_\_\_  
Street City / Town Parish / State Country

Present Use of Property \_\_\_\_\_

Vol. And Folio No. \_\_\_\_\_

Use to which funds will be put \_\_\_\_\_

Purchase  Construction  Home Improvement  Re-Finance  Investment Property

**Where property is already owned by applicant:**

Date and amount of Mortgage Charge \_\_\_\_\_

Terms of repayment \_\_\_\_\_

Balance outstanding \_\_\_\_\_

Period of Notice required to repay \_\_\_\_\_

**Where property is being purchased by applicant:**

Vendors name \_\_\_\_\_

Vendors Attorney \_\_\_\_\_

Purchase Consideration \_\_\_\_\_

Name in which Title will be registered \_\_\_\_\_

**Type of ownership**  Joint Tenancy  Tenants in Common

**Nature and cost of any planned improvements:** \_\_\_\_\_

**Where construction is to take place on land:**

Cost of land and date of purchase \_\_\_\_\_

Estimated cost of building \_\_\_\_\_

Name of Architect \_\_\_\_\_

Name and address of Institution providing Interim Finance \_\_\_\_\_

**Details of Loan Required:**

Amount required \_\_\_\_\_

Term required \_\_\_\_\_

If property is to be rented, please state expected Rental Income \_\_\_\_\_

**DETAILS OF MONTHLY INCOME AND EXPENDITURE**

Monthly Expenses	Primary	Joint	Monthly Expenses	Primary	Joint
<b>Gross Monthly Income</b>			<b>Housing:</b>		
			-Rent		
<b>Other Verifiable Income</b>			-Proposed Mortgage Payment		
-Overtime			-Property Tax		
-Bonus			-Strata Maintenance		
-Commission			-Peril Insurance		
-Dividends/Interest			<b>Total Housing</b>		
-Net Rental Income			<b>Debt</b>		
-Other			-Existing principal and interest		
<b>Total Gross Monthly Income</b>			-Credit Card (5% of authorized limit)		
			-Hire purchase		
<b>Deduction by Employer</b>			-Other		
-Income Tax			<b>Total Debt</b>		
-Education			<b>Other Household Expenses:</b>		
-NHT, NIS			Food		
-Pension			Transportation		
-Health Insurance			Utilities		
-Other			Other		
<b>Total Deductions</b>			<b>Total Other Expenses</b>		
<b>Net Monthly Income</b>			<b>Total Expenses</b>		

STATEMENT OF ASSETS AND LIABILITIES					
Assets	Primary	Joint	Liabilities	Primary	Joint
Cash-Bank, C/ Union, B/Society			First Mortgages (If any)		
Bonds and stocks			Second Mortgage (If any)		
Accounts Receivable			Other Liabilities		
C.S.V. of Life Insurance			-Credit Card		
Land and Buildings			-Hire Purchase		
Furniture			-Car Loan		
Equipment			-Other Loans		
Motor Vehicle					
Other					
<b>Total</b>			<b>Total</b>		

SCHEDULE OF REAL ESTATE OWNED							
Address of property	Type of property	Present Market Value	Amt. Of Mortgage	Gross Rental Income	Mortgage Payments	Taxes & expenses	Net Rental Income

Total Life Insurance coverage through Sagicor Life Jamaica Limited \$

Name of Insurance Agent:

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**Certification Of Applicants:**

- I/We hereby certify that the information given above is correct and agree that any material misrepresentation is a basis for the cancelation of this application and/or commitment.
- I/We hereby authorize Sagicor Life Jamaica Limited to obtain confirmation on any of the above information provided.
- It is understood that appraisal fees, legal expenses and other charges incidental to this application will be paid by me/us.

Date: (DD/MM/YYYY)

Signature of Primary Applicant

Signature Joint Applicant