

HOME LOAN

APPLICATION FORM



**FINANCING YOUR
DREAM HOME
IN GHANA**

BEXTER MORTGAGE BROKERAGE GHANA LTD

HOME LOAN

Application Form

Please complete in BLOCK LETTERS and “√” or “x” where applicable
The application will have to be fully completed before it will be processed



APPLICANT PERSONAL INFORMATION

Title Surname First Name

Maiden Name (if applicable) Other Names

Dependents (children aged below) 21

Number Ages Nationality

Current Residential Status (please tick where applicable)

Home owner Tenant Living with parents Other Please specify

Duration of current residential status Years

Do you own a residential property? Yes No

If yes, please provide the following

No. of bedrooms

Type of unit

(Detached, semi-detached, apartment, terrace)

Residential address

Vendor Details

Name

Address

Telephone Number

Company's Number

Address and description of property to be purchased or refinanced

No. of bedrooms

Type of unit

(Detached, semi-detached, apartment, terrace)

Residential address

ADDITIONAL EMPLOYMENT DETAILS

(Complete if you have a second job or haven't been in your current job for at least 3 years)

Previous employment

(Provide details if you haven't been in your current job for at least 3 years)

Additional sources of Income

Length of period of employment

From:
To:

Expected income per annum

Position/Rank

Employment Type

Permanent

Contract

Part Time

Consultant

Employer / Business

Employer's / Business Address

City/Town

Region

Metropolitan Municipal & District Assembly

Country

Nature of Business

Office Phone No. 1

Office Phone No. 2

Employer's / Business Email

INCOME, EXPENSES, ASSETS AND LIABILITIES

Please complete the tables below as thoroughly as possible

Income Currency

GHS	USD	GBP	EUR	OTHER
<input type="checkbox"/>				

MONTHLY INCOME		MONTHLY EXPENSES	
Basic	<input type="text"/>	Rent	<input type="text"/>
Overtime	<input type="text"/>	Home Loan	<input type="text"/>
Bonus	<input type="text"/>	Insurance	<input type="text"/>
Commission	<input type="text"/>	Micro-Credit Loans	<input type="text"/>
Dividends	<input type="text"/>	Alimony	<input type="text"/>
Interest	<input type="text"/>	Overdraft	<input type="text"/>
Rent	<input type="text"/>	Term Loan	<input type="text"/>
Others	<input type="text"/>	Others	<input type="text"/>
Total	<input type="text"/>	Total	<input type="text"/>

TOTAL ASSETS		TOTAL LIABILITIES	
Cash	<input type="text"/>	Home Loan	<input type="text"/>
Savings	<input type="text"/>	Car Loans	<input type="text"/>
Shares	<input type="text"/>	Staff Loans	<input type="text"/>
T-Bills	<input type="text"/>	Credit Cards	<input type="text"/>
Real Estate	<input type="text"/>	Overdraft	<input type="text"/>
Life Insurance	<input type="text"/>	Guarantees	<input type="text"/>
Land	<input type="text"/>	Micro-Credit Loans	<input type="text"/>
Others	<input type="text"/>	Others	<input type="text"/>
Total	<input type="text"/>	Total	<input type="text"/>

Please complete the tables below as thoroughly as possible

Income Currency

GHS	USD	GBP	EUR	OTHER

MONTHLY INCOME		MONTHLY EXPENSES	
Basic		Rent	
Overtime		Home Loan	
Bonus		Insurance	
Commission		Micro-Credit Loans	
Dividends		Alimony	
Interest		Overdraft	
Rent		Term Loan	
Others		Others	
Total		Total	

TOTAL ASSETS		TOTAL LIABILITIES	
Cash		Home Loan	
Savings		Car Loans	
Shares		Staff Loans	
T-Bills		Credit Cards	
Real Estate		Overdraft	
Life Insurance		Guarantees	
Land		Micro-Credit Loans	
Others		Others	
Total		Total	

HOME LOANS FINANCE REQUIRED

(Please tick appropriate box)

<p>Purchase</p> <p>Home Purchase <input type="checkbox"/></p> <p>Land Purchase <input type="checkbox"/></p>	<p>Home Construction</p> <p>Construction <input type="checkbox"/></p> <p>Completion <input type="checkbox"/></p> <p>Home Refinance</p> <p>Switch <input type="checkbox"/></p> <p>Refinance <input type="checkbox"/></p>	<p>Home Owner Loans</p> <p>Equity Release <input type="checkbox"/></p> <p>Home Improvement <input type="checkbox"/></p> <p>Other Products</p> <p>Save-to-Own <input type="checkbox"/></p> <p>Pension-backed <input type="checkbox"/></p>
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Spousal consent

In line with section 47 of the Land Act, 2020 (Act 1036), spousal consent, where applicable, is required for properties being used as collateral to secure any home loan

Type of lease Freehold Leasehold Unexpired term for leasehold

Value of Property GHS / USD

Loan Amount Required GHS / USD

Currency you wish to borrow in

GHS	USD
<input type="checkbox"/>	<input type="checkbox"/>

NOTICE CONCERNING YOUR PRIVACY RIGHTS

The confidentiality of your information is important to us and we recognize that you do business with us based on your belief that we will keep your information private.

We collect personal information about you from the following sources

- Your application form and other related documents
- The Credit Bureaus

We do not disclose any personal information about our existing and former customers to anyone, except as permitted or required by law.

We restrict access to your personal details to our employees and our service providers who need such information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect your personal information.

If you have any questions concerning our customer information policy, please contact any of our client relations representatives on or +1 437-484-9447 or emmanuelbriggs@bextermortgage.com or Info@bextermortgage.com

CONSENT TO BROKERAGE FEE

I/We, the undersigned client(s), hereby acknowledge and agree that **Bexter Mortgage Brokerage** shall be entitled to a **brokerage fee equivalent to three percent (3%) of the total mortgage amount.**

This brokerage fee shall become **due and payable upon the successful closure of the mortgage facility and disbursement of funds by the lending bank.**

The agreed brokerage fee covers, but is not limited to, the following services and costs:

- Administrative services
- Facility and operational costs
- Mortgage processing and coordination fees

By signing below, I/we confirm that the above terms have been clearly explained, fully understood, and voluntarily accepted.

I/we further authorize the payment of the brokerage fee to Bexter Mortgage Brokerage in accordance with this consent.

DECLARATIONS

	BORROWER (YES/NO)	SECOND BORROWER (YES/NO)
a. Are there any outstanding judgements against you?		
b. Have you ever been declared bankrupt?		
c. Have you defaulted on any loan resulting in foreclosure or judgement?		
d. Are you presently delinquent or in default of any loans, Home Loan or guarantees?		

Please provide details if you answered "Yes" to any of the above questions

I/We

Declare that the information provided in this application form is accurate and not misleading and accept the likelihood of prosecution if found to have provided misleading information.

I/We

Also undertake to inform Bexter Mortgage Brokerage Ghana of any material changes in my/our financial circumstances during the course of the application up until disbursement. Other than the information provided in the box above there is no other information to be disclosed which may have an impact on how the application may be considered. By my/our signature I/We hereby authorize Bexter Mortgage Brokerage Ghana Ltd to undertake a credit search on me/us.

I/We

Consent to have an independent body conduct checks on my/our documentation submitted for authentication and genuineness as part of the processing of my/our mortgage.

I/We

Consent that Bexter Mortgage Brokerage Ghana Limited can verify my pay slips and employment details with my employer as part of the processing of my/our mortgage

Borrower Signature

Second Borrower

Date

Date

THANK YOU FOR CHOOSING BEXTER MORTGAGE BROKERAGE GHANA LTD

HOW DID YOU HEAR OF BEXTER MORTGAGE BROKERAGE GHANA LTD?

Newspaper/Print Media Internet Radio Friend/Family Other

Please specify

HOME LOAN APPLICATION CHECKLIST

(For Official Use)

Please attach the following documents to the application form. (All original documents should be email to Bexter Mortgage Brokerage)

	For Official Use		for Official Use
1 recent color passport picture	<input type="checkbox"/>	3 months most recent bank statements (if applicable)	<input type="checkbox"/>
Photo ID: Ghana Card, Passport or Driver's License	<input type="checkbox"/>	Credit report (where available)	<input type="checkbox"/>
Proof of Address - Utility bill/tenancy agreement	<input type="checkbox"/>	Vendor's offer letters/ sale and purchase agreement	<input type="checkbox"/>
3 months most recent pay slips	<input type="checkbox"/>	Application fee (non-refundable)	<input type="checkbox"/>

SELF EMPLOYED APPLICANTS SHOULD ALSO INCLUDE THE FOLLOWING

	For Official Use		
Personal/business bank statement for 3 Years	<input type="checkbox"/>	Certificate of Incorporation and Certificate to Commence Business.	<input type="checkbox"/>
Financial statements from the last 3 years	<input type="checkbox"/>	Form 3&4	<input type="checkbox"/>
		Sole Proprietorship Form A	<input type="checkbox"/>