

To avoid any delay in the processing of your account, please take a moment to review your application and ensure that the following below have been fully completed and are accurate to the best of your ability

- Completed Loan and Mortgage Application Form
- Proof of Identity (must be valid at the time the account is opened)
 - Passport or;
 - Driving license that bears a photograph or;
 - Government Issued National Identity card
- Verification of Address. Two original or certified* copies of a document verifying the customer's residential address; acquired from:
 - a recent utility bill dated within the last 3 months (i.e. BELCO); or
 - bank or credit card statement dated within the last 3 months (issued by another financial institution)
- Completed Personal Financial Statement and Statement of Net Worth; assistance can be provided if necessary
- Verification of Income
 - A copy of your most recent pay slip if paid monthly or the last four (4) pay slips if paid weekly
 - Alternatively, a letter from your employer. Self-employed individuals and real estate agents require six (6) months evidence of earnings (i.e. bank statements)
- Bank References: from any financial institution of which one holds any loans or accounts
- Copy of Planning Approval
- Appraisal of Property
 - Existing Property Valuation: the appraiser will require copies of the site plan as well as a property description from your title deeds
 - Future Valuation based on Proposed Additions: the appraiser will require to see a copy of the proposed plans in addition to the Existing Property Valuation

OR

 - New Property Valuation: the appraiser will require copies of the site plan as well as a property description from your title deeds.
 - Construction/Building Loan Valuation – the appraiser will require to see a copy of the proposed plans in addition to the New Property Valuation
- Quotes from Contractors (minimum of three [3] recommended)
 - For construction/building loans, property must be free and clear
- Active savings account at minimum (if you do not have a savings account, you must apply to open one)
- Most importantly – Applicants **MUST** sign application

NOTE: Loans may be considered for up to 80% of the value of freehold/leasehold property or for the purchase price, whichever is lower.

* The following people can certify photocopies of your passport and documents for drop-off and mail-in request: official employed by a licensed bank (including First Bermuda Group employees at no additional charge), lawyer, Embassy or Consular Official, Actuary or Chartered Accountant.

Primary Applicant's Personal Information

Dr.
 Mr.
 Mrs.
 Ms.
 Miss
 Other _____

First Name: _____ Middle Name(s): _____ Surname: _____

Date of Birth: _____ ID Type: _____ ID No: _____

Marital Status: (Select one)
 Married
 Single
 Separated
 Divorced
 Widowed

No. of Dependents: _____ Ages: _____ Bermudian: YES NO

Home Address: _____ Postcode: _____ Country: _____

Mailing Address: _____ Postcode: _____ Country: _____

Previous Address: _____ Postcode: _____ Country: _____
(if less than 2 years at present address)

Current Residence:
 Rent
 Own with Mortgage, Balance \$ _____
 Own Free and Clear
 Live with Relatives

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Fax Number: _____ Email Address: _____

Employment: (Select one)
 Employed
 Self-employed
 Retired
 Unemployed
 Student

Occupation: _____ Present Employer: _____

Years of Employment: _____ Employer Address: _____

Previous Employer: _____ Years of Employment: _____

Reference Name	Relationship	Contact Number
1.		
2.		
3.		

Co-Applicant's Personal Information

Dr.
 Mr.
 Mrs.
 Ms.
 Miss
 Other _____

First Name: _____ Middle Name(s): _____ Surname: _____

Date of Birth: _____ ID Type: _____ ID No: _____

Marital Status: (Select one)
 Married
 Single
 Separated
 Divorced
 Widowed

No. of Dependents: _____ Ages: _____ Bermudian: YES NO

Home Address: _____ Postcode: _____ Country: _____

Mailing Address: _____ Postcode: _____ Country: _____

Previous Address: _____ Postcode: _____ Country: _____
(if less than 2 years at present address)

Current Residence:
 Rent
 Own with Mortgage, Balance \$ _____
 Own Free and Clear
 Live with Relatives

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Fax Number: _____ Email Address: _____

Employment: (Select one)
 Employed
 Self-employed
 Retired
 Unemployed
 Student

Occupation: _____ Present Employer: _____

Years of Employment: _____ Employer Address: _____

Previous Employer: _____ Years of Employment: _____

Reference Name	Relationship	Contact Number
1.		
2.		
3.		

Personal Financial Statement

Primary Applicant

Co-Applicant

FBG USE

Current Monthly Income

Salary/Wage (Net)			
Rental Income			
Dividends &/or Interest			
Child Support			
Other			
Total Income	\$	\$	

Current Monthly Expenditures

Installment Payments

Rent/Mortgage			
Personal Loans (vehicle, education, etc.)			
Charge Account			
Credit Card Payments			
Other			

Monthly Utilities

Gas/Electric/Water			
Telephone (land, cell, internet)			
Cable/Satellite			

Transportation

Car/Bike/Bus/Boat (Gas...etc.)			
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Entertainment

Movies/Sports/Concerts/Clubs			
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Miscellaneous

Home Insurance (convert to monthly)			
Land Tax (convert to monthly)			
Life Insurance (convert to monthly)			
Vehicle Tax /Insurance (convert to monthly)			
Home Maintenance			
Groceries (incl. pet food)			
Education/ Day Care			
Clothing/ Vacations (convert to monthly)			
Other (gifts, iithes, etc)			
Total Expenditures	\$	\$	

Monthly Surplus Income

Total Income - Total Expenditures	\$	\$	
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Statement of Net Worth

Current Assets

Checking & Savings Accounts	
Term Deposits	
Investments	
Stocks/Mutual Funds	
Debtors	
Other	
Total Current Assets	\$

Fixed Assets

Primary Home	
Real Estate	
Automobile	
Household Contents	
Other	
Total Fixed Assets	\$
Total Assets	\$

Liabilities

Mortgage	
Personal Loans	
Credit Cards	
Charge Accounts	
Other Debts	
Total Liabilities	\$

Net Worth/Surplus

Total Assets - Total Liabilities	\$
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Type of Borrowing Required

Mortgage

Purchase price of new home	\$
Purchase price of lot of land	\$
Cost of construction to build new home	\$
Price to renovate existing property	\$
Price to re-finance existing mortgage	\$
Other: _____	\$
Own Contribution	\$
Term (in years/months)	_____

Loan

Amount requested to purchase vehicle	\$
Amount requested for education	\$
Amount requested for consumer loan	\$
Other: _____	\$
Own Contribution	\$
Term (in years/months)	_____

Collateral

Address of property to be mortgaged: _____

Parish/State: _____ Post/Zip Code: _____ Country: _____

Description of property/Security offered (House/apartment/cottage/condominium, # of bathrooms/bedrooms, other type of security: shares, vehicle, etc.): _____

NOTE: Please provide copies of estimates obtained where possible!

Occupancy of Property to be Mortgaged

How is the property occupied?

Occupied by Borrower Rented to Relatives Rented to Others

Not Rented None Applicable

Insurance

I wish to obtain the following insurance:

Home and Contents Motorcar and Motorcycle Yacht and Pleasure Craft

Creditor Life and Disability None Applicable

Declaration

I/We declare that information provided herein to First Bermuda Group Ltd. is true and complete in all material respects and that material information is omitted or incorrect and that all beneficial parties have been fully disclosed. I/We further acknowledge that any and all accounts established with First Bermuda Group Ltd. shall be governed by the General Terms and Conditions, as modified by First Bermuda Group Ltd. from time to time, and any specific terms that may be applicable. I/We authorize you to contact such persons as necessary to verify the correctness and completeness of this information and I/we authorize such persons to release such information as necessary for the verification process. I/We hereby give consent for the above information and confirmation of my/our identity to be made available for use and/or inspection by any subsidiary or agency under First Bermuda Group Ltd. or as required under Bermuda Law.

- I/We apply for a mortgage/loan as detailed in this application.
- I/We authorize First Bermuda Group Ltd. to make such enquiries as necessary to verify any information supplied in this application.
- I/We agree to release to First Bermuda Group Ltd. or any of its subsidiaries, the information contained in this application form for the purpose of assessing my/our correct insurance requirement in accordance with the best available advice.
- The Information given in this application is true and accurate to the best of my/our knowledge and belief. It is understood that additional information may be required and that I/we may be asked to discuss the details of this application in a personal interview.
- I/We accept that First Bermuda Group Ltd. may at any time, before any loan offered to me/us withdraw, revise or cancel such offer.
- I/We authorize First Bermuda Group Ltd. to verify any credit reference to make any other such enquiries as necessary to verify any information supplied.
- I/We confirm that I/we have no outstanding or pending legal actions in my/our name(s) nor do I/we owe any debts with the Bermuda Credit Association for collection.
- I/We authorize First Bermuda Group Ltd. to debit any fees and/or loan payments from my/our account number: _____

Print Name:

Signature:

Date Signed:

PVF No.

PVF No.