

DATE

BRANCH

Sections A,C,D,E and F are mandatory for all applicants. Section B applies for joint applicants.

A. FIRST APPLICANT INFORMATION

PERSONAL DETAILS

First Name			Middle Name			Last Name		
ID / Passport No <input type="text"/>			PIN No <input type="text"/>			Nationality		
Marital Status Single <input type="checkbox"/>			Married <input type="checkbox"/>			Divorced <input type="checkbox"/>		
Address			Postal Code			Town		
Street			Zip Code			Tel No. <input type="text"/>		
Mobile No			Fax <input type="text"/>			Email		
Present Residence (Location or Estate)			Duration of occupation			100% Owned		
						Under Mortgage		
						Rented		

Dependants

Name	Age	Name	Age

Do you have a power of attorney in Kenya? Yes No

If yes, provide full details of power of attorney

Full name		Mr	Mrs	Miss	Dr	Prof	Hon
First Name		Middle Name			Last Name		
Contact details							
Postal Address				Postal Code		Town	
Power of Attorney number (where applicable)							

YOUR CURRENT BANKING DETAILS

	Bank	Branch	Account No.
1			
2			

EMPLOYMENT INFORMATION

Current Employer			
Position		Nature of Employment	Contract <input type="checkbox"/> Permanent <input type="checkbox"/>
Duration with current employer			
Postal Address		Postal Code	Town
Street		Zip Code	Employer Website
Tel No. <input type="text"/>		E-mail	Fax <input type="text"/>
Name of Previous Employer, If you have changed employment within the last two (2) years			
Position at Previous Employer			
Nature of Employment (Tick)		Contract <input type="checkbox"/> Permanent <input type="checkbox"/>	Duration with previous employer (Years)

Name of Previous Employer, If you have changed employment within the last two (2) years													
Position at Previous Employer													
Nature of Employment (Tick) Contract <input type="checkbox"/> Permanent <input type="checkbox"/>										Duration with previous employer (Years)			
<i>INCOME DETAILS (per month)</i>													
Basic Salary							Commissions Earned						
House Allowance							Owner Occupier allowance						
Other Pay / Income							Details of Other Pay						
DETAILS OF FINANCIAL COMMITMENTS (REPAYMENT AMOUNTS)													
Sacco Loans							Bank Loan(s)						
Bank Overdraft							Mortgage Repayments						
Details of other commitments													
C. DECLARATION OF OTHER ASSETS <i>Please indicate details of other immovable assets that you have</i>													
Do you have any existing mortgages with any other financial institution/bank? If so state													
Address of the property LR No							Name of Mortgage						
Approx outstanding balance					Monthly rental income (if applicable)					Monthly Loan Repayment			
Name & Address of your advocates													
Have you ever been declared bankrupt /insolvent or had a court order for debt registered against you?							If yes, give details						
D. LOAN PARTICULARS													
Amount Required (Ksh)							Installment repayment period in months						
							Months						
Amount in Words													
Purpose of Loan (tick whichever is applicable)													
Purchase house				Construction				Equity release					

E. PARTICULARS OF PROPERTY TO BE MORTGAGED											
Plot No. of property to be mortgaged (Street name and number if applicable)						Name, address and telephone no of vendor					
Name, address and telephone No of occupier, if any						Where will the keys be obtained?					
Have the occupants agreed to allow the bank valuer to visit the premises?						Purchase price (if urban plot, state so) Ksh					
<i>INDICATE SOURCE TO MEET SHORTFALL, PURCHASE / COST AND LOAN AMOUNT</i>											
Tick whichever is applicable				<input checked="" type="checkbox"/>							
a. Personal savings Ksh											
b. Disposal of investment Ksh											
c. Amount already spent (what source) Ksh											
d. Others (specify) Ksh											
TOTAL											
<i>DO YOU INTEND TO CREATE A SECOND MORTGAGE?</i>											
Is the property freehold or leasehold?						If leasehold, state unexpired lease term and annual ground rent					
Give details of any outstanding road or sewerage charges:						State the ratable value					
Is the property for owner occupation or rental?						Is the property mortgaged elsewhere now?					
Does the property have a guest house?						Where is/are the title deed(s)?					
Indicate the nearest township, municipality or trading centre						Area of land (attach copy of official search or title)					
<i>If property to be mortgaged comprises flats, maisonettes or other rentable accommodation, attach the following:</i>						<i>Where the property is already built, please state the materials used in construction:</i>					
a. Cash flow Projections for the next ten years						i. Walls					
b. Current professional valuation report						ii. Roof					
<i>Should you wish to give any relevant information, please attach on a different sheet of paper.</i>											

F. DISCLOSURE OF OTHER RELATED ACCOUNTS

Your Name	A company where you are a director
Account Number	Account Number
Joint names (if with other people)	A Company or an individual where you are a guarantor:
Account Number	Account Number

TERMS AND CONDITIONS

1. That the acceptance of any fee is under no prejudice and will not obligate the Bank to advance the loan.
2. In making an offer to advance, the Bank gives or implies no warranty as to the price or value of the property or soundness thereof.
3. The Bank will, at your expense, insure your life and the mortgaged property during the life of the mortgage.
4. You will meet all the costs incurred by the Bank in preparing the mortgage deed plus registration fees and all other fees charged by any governmental or local authority. The Bank will instruct its advocates who will deal with the mortgage documentation. In addition you will be required to meet legal costs and any other disbursements in connection with the charge and/or transfer of the property. Such fees are paid directly to the Bank's advocates.
5. You consent the Bank to seek further clarification from a licensed Credit Reference Bureau and/or undertake appropriate referencing and sharing of credit information as per the Banking Regulations.
6. I/We understand the fees here above are not refundable.
7. That the valuation report is for use by the Co-operative Bank of Kenya Ltd only.

CERTIFICATE OF CONFIRMATION

I/We have read and agreed to the foregoing and declare that my/ our answers are a true statement and that they shall form the basis of a loan the Bank may decide to advance to me/us.

SIGNED

First Applicant	Second Applicant (if Joint account)
Date	Date

FOR OFFICIAL USE

Application No	Offer No.	Account No.

Forward the form to:

Diaspora Banking, Co-operative Bank of Kenya
P O Box 48231- 00100 Nairobi, Kenya, Haile Selassie Avenue
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