

No: 

FIRST CAPITAL
HOUSING FUND

HOME LOAN APPLICATION FORM

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----INSTRUCTIONS----

NB: Please complete the application form accurately in black ink. Indicate by writing in full or placing a tick (mark) in a box corresponding with your answer. Erase any error and sign to indicate the correction. Initial every page of this document and sign on the last page. The information supplied shall be treated with utmost confidence. First Capital Housing Fund reserves the right to either accept or reject applications pertaining requirements and selection criteria.

All incomplete applications (including couriered documents) would be discarded.

1) APPLICATION TYPE

Individual Joint

NB: Joint Application Is Only Permitted If Applicants Are Married In Community Of Property And Are Both Civil Servants.

MARITAL STATUS

Single Married Divorced Widowed *NB: If Married Provide Marriage Certificate*

Date Of Marriage: - -

In Community Of Property Out Of Community Of Property Customary

Number Of Dependents: Children Other Total

MAIN APPLICANT PERSONAL DETAILS

Title Mr Mrs Miss Ms Other

Surname:

First Name:

Middle Name:

ID\Passport No:

Nationality:

Date Of Birth: - -

Gender: Male Female

Email:

Telephone (Home):

Fax No:

Mobile No:

Tax Reg No:

SPOUSE/CO-APPLICANT PERSONAL DETAILS

Title Mr Mrs Miss Ms Other

Surname:

First Name:

Middle Name:

ID\Passport No:

Nationality:

Date Of Birth: - -

Gender: Male Female

Email:

Telephone (Home):

Fax No:

Mobile No:

Tax Reg No:

CURRENT RESIDENTIAL ADDRESS

Address:

Location/Suburb:

Town/City/Village:

Region:

Postal Address:

Duration at Residence: Months/Years

Residence: Own Parents Rent Employer

CURRENT RESIDENTIAL ADDRESS

Same as Spouse Yes No *(if NO fill in below address)*

Address:

Location/Suburb:

Town/City/Village:

Region:

Postal Address:

Duration at Residence: Months/Years

Residence: Own Parents Rent Employer

NEXT OF KIN DETAILS

First Name:	<input type="text"/>	Surname:	<input type="text"/>
Relationship:	<input type="text"/>	Mobile No:	<input type="text"/>
Full Address:	<input type="text"/>		

2) EMPLOYMENT DETAILS

MAIN APPLICANT

Name Of Employer:	<input type="text"/>
Ministry:	<input type="text"/>
Department:	<input type="text"/>
Job Title:	<input type="text"/>
Workstation	<input type="text"/>
Telephone:	<input type="text"/>
Email:	<input type="text"/>
Address:	<input type="text"/>
Town/City/Village:	<input type="text"/>
Region:	<input type="text"/>
Employee Number:	<input type="text"/>
Gross Salary N\$:	<input type="text"/>
Pay Date:	<input type="text"/>
Net Pay N\$:	<input type="text"/>
<small>(Supply latest payslip)</small>	
Other Income N\$:	<input type="text"/>
Employed Since:	<input type="text"/> MM <input type="text"/> YYYY
Years To Retirement:	<input type="text"/>
Highest Qualification:	<input type="text"/>

CO-APPLICANT

Name Of Employer:	<input type="text"/>
Ministry:	<input type="text"/>
Department:	<input type="text"/>
Job Title:	<input type="text"/>
Workstation	<input type="text"/>
Telephone:	<input type="text"/>
Email:	<input type="text"/>
Address:	<input type="text"/>
Town/City/Village:	<input type="text"/>
Region:	<input type="text"/>
Employee Number:	<input type="text"/>
Gross Salary N\$:	<input type="text"/>
Pay Date:	<input type="text"/>
Net Pay N\$:	<input type="text"/>
<small>(Supply latest payslip)</small>	
Other Income N\$:	<input type="text"/>
Employed Since:	<input type="text"/> MM <input type="text"/> YYYY
Years To Retirement:	<input type="text"/>
Highest Qualification:	<input type="text"/>

APPLICANTS BANKING DETAILS (Salary Account)

Bank Name:	<input type="text"/>
Branch Code:	<input type="text"/>
Account No.:	<input type="text"/>
Account Type:	Savings <input type="radio"/> Cheque <input type="radio"/>

Co-APPLICANTS BANKING DETAILS (Salary Account)

Bank Name:	<input type="text"/>
Branch Code:	<input type="text"/>
Account No.:	<input type="text"/>
Account Type:	Savings <input type="radio"/> Cheque <input type="radio"/>

3) PROPERTY DETAILS

LOAN PURPOSE

Purchasing Existing House Land & Build House Bond Takeover
 Additions/Alterations Maintain/Repair

PROPERTY TYPE:

House Townhouse Flat Complex

Purpose (Use): Main Residence Second Residence

Erf No: Street Name:

Location/Suburb: Town/City: Region:

SELLERS DETAILS

Name Of Seller: ID No:

Tax Reg No: Mobile No:

Full Address:

LOAN AMOUNT

Loan Amount: N\$

Loan Term

4) INCOME & EXPENDITURE

INCOME (MONTHLY)

Main Applicant	
Basic Salary	N\$
Housing Allowance	N\$
Other Allowances	N\$
Deductions	N\$
Total Net Income	N\$

Co-Applicant	
Gross Salary	N\$
Housing Allowance	N\$
Other Allowances	N\$
Deductions	N\$
Total Net Income	N\$

TOTAL INCOME N\$

EXPENDITURE (MONTHLY)

	Main Applicant	Co-Applicant
House Rent (if Applicable)	<input type="text"/>	<input type="text"/>
Bond (if Applicable)	<input type="text"/>	<input type="text"/>
Rates & Taxes (if Applicable)	<input type="text"/>	<input type="text"/>
Water & Lights	<input type="text"/>	<input type="text"/>
Vehicles (Instalment/Lease)	<input type="text"/>	<input type="text"/>
Fuel/Maintenance	<input type="text"/>	<input type="text"/>
Transport Bus/Taxi (if Applicable)	<input type="text"/>	<input type="text"/>
Insurance/Assurance (House, Car & Life)	<input type="text"/>	<input type="text"/>
Other Instalments, Credit, Personal Loans etc	<input type="text"/>	<input type="text"/>
Groceries	<input type="text"/>	<input type="text"/>
Clothing	<input type="text"/>	<input type="text"/>
Domestic Wages/Housekeeping	<input type="text"/>	<input type="text"/>
Education/Kindergarten	<input type="text"/>	<input type="text"/>
Entertainment	<input type="text"/>	<input type="text"/>
Other (Telephone, Internet, Airtime etc)	<input type="text"/>	<input type="text"/>
Total Net Expenditure	N\$ <input type="text"/>	N\$ <input type="text"/>

NET SURPLUS (TOTAL)

N\$

5) STATEMENT OF ASSETS, LIABILITIES & EXPENDITURE

FIXED PROPERTY ASSETS

Suburb	Erf No	Property Type	Registered Owner	Price Paid (N\$ Only)	Market Value (N\$ Only)

OTHER MOVABLE ASSETS (SPECIFY)

Description	Price Paid (N\$ Only)	Market Value (N\$ Only)

TOTAL FIXED & MOVABLE ASSETS

N\$

INVESTMENTS/SHARES, ETC IN QUOTED/PRIVATE INSTITUTIONS

Type of Investment/Shares	Institution Held	Balance/Value (N\$ Only)

TOTAL INVESTMENTS

N\$

TOTAL ASSETS

N\$

LIFE / RETIREMENT POLICIES

Name of Assurance Company	Cover (Life, RA, Endowment) Policy No.	Amount of cover (N\$)	Maturity Date (dd/mm/yyyy)	Surrender Value (N\$)

LIABILITIES

Suburb	Erf No	Bondholder/Seller	Monthly Instalment (N\$)	Outstanding Balance (N\$)
Bonds				
Owing on Deed of Sale				

INSTALMENTS (OVERDRAFTS, LOANS, CREDIT CARDS, HP'S, LEASES)

Type of Facility (Card, Personal Loan, Overdraft) Acc No's	Name of Financial Institution	Monthly Repayment (N\$)	Credit Facility	Outstanding Balance (N\$)

CONTINGENT LIABILITIES (GUARANTEES, SURETYSHIPS, NOTARIAL BONDS)

Liability	Outstanding Balance (N\$)

TOTAL LIABILITIES N\$ NET WORTH N\$

6) INSURANCE

HOUSE OWNERS COMPREHENSIVE (HOC) / FIRE COVER INSURANCE

Fire Insurance (Compulsory): Yes No Sum Insured N\$: Premium /Month N\$:

- I/We hereby authorise **First Capital Housing Fund** to arrange Short-term insurance to protect the property due to unforeseen events such as fire, and debit my/our housing loan account with the premium.

OR

- I/we hereby undertake to cede a suitable HOC insurance policy to **First Capital Housing Fund** before registration. Should I fail to do so before mortgage registration, **First Capital Housing Fund** may arrange an appropriate short term insurance cover on my/our behalf with an insurance company nominated by **First Capital Housing Fund**.

HOME LOANS PROTECTION PLAN (LIFE ASSURANCE COVER)

Life Insurance (if Any): Yes No Sum Insured N\$: Premium /Month N\$:

- I/We hereby agree that I/we understood the benefit of having the Life Assurance cover, and hereby would like to authorize **First Capital Housing Fund** to arrange life cover and debit my/our account with the life assurance premiums, and settle the outstanding balance on my/our housing loan account in the event of death.

OR

- I/We hereby undertake to cede a suitable policy to **First Capital Housing Fund** before registration. Should I/we be unable to do so before mortgage registration, **First Capital Housing Fund** may arrange an appropriate life assurance cover on my/our behalf.

Acknowledgement

Signature: I certify that everything I/we have stated in this application is correct and by signing below I/we commit to answer any questions that your officers may ask regarding the application. A spouse/co-applicant signature is required if the application is a joint application.

Applicant's Name: Spouse/
Co-Applicant Name: Signature: Signature : Date: - - Date: - -

----OFFICIAL USE ONLY----

RECEIVED BY..... DATE

FILE NO:.....

Please make sure all below (Applicable) documents are attached:

- Certified copy of ID (& Spouse ID if married).
- Copy of Latest Salary Pay Slip (& Spouse payslip for joint applicants).
- Certified copy of Marriage Certificate (if married) or Divorce Decree (if Divorced).
- Proof of Government Subsidy Scheme/Letter of confirmation from employer.
- Bank Statement 6 Months (Salary Account).
- Home Loan Bank Statement 6 Months (Bond Takeover : if Any).
- Land Outstanding Balance/Statement (if Any).
- Debt Settlement Figures (if Any).
- Purchase Agreement/Deed of Sale/Reservation Letter.
- Proof of Land Ownership/Title Deed/Allocation Letter.
- Construction/Renovation Quotations x 3 (Signed by client & contractor).
- Building Agreement, Building Plans A4/A3 Size & Building permit (if Building/Renovations).
- Life Insurance (Mandatory).
- Fire Insurance (Mandatory).
- Tax Certificate (Applicants, Seller, Contractor).

LOAN STATUS

Approved

Declined

By..... Signature..... Date.....

Remarks

.....
.....



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