

CAL Mortgage Application Form



Your first step to owning your dream home

CAL MORTGAGE APPLICATION FORM

PHOTO

PHOTO
(CO-APPLICANT)

TYPE OF MORTGAGE REQUESTED. PLEASE CHECK ONE

Home Purchase Home Improvement Home Equity Release Home Completion

APPLICANT'S PERSONAL DETAILS	CO-APPLICANT'S PERSONAL DETAILS
Surname:	Surname:
First Name: Other Name(s):	First Name: Other Name(s):
Date of Birth: / / Sex: M <input type="checkbox"/> F <input type="checkbox"/>	Date of Birth: / / Sex: M <input type="checkbox"/> F <input type="checkbox"/>
Marital Status:	Marital Status:
No. of Children: No. of Dependants:	No. of Children: No. of Dependants:
ID Type:	ID Type:
ID Number:	ID Number:
Residential Address:	Residential Address:
Mailing Address:	Mailing Address:
Tel No.(residence) : Fax:	Tel No.(residence) : Fax:
Mobile: Office:	Mobile: Office:
E-mail:	E-mail:
Length of stay at present address:	Length of stay at present address:
Accommodation Type: Rented <input type="checkbox"/> Family <input type="checkbox"/>	Accommodation Type: Rented <input type="checkbox"/> Family <input type="checkbox"/>
Own House <input type="checkbox"/> Others	Own House <input type="checkbox"/> Others
Previous address if less than 3 years at present address:	Previous address if less than 3 years at present address:
Relationship with co-applicant:	Relationship with applicant:

BANK DETAILS

	APPLICANT	CO-APPLICANT
Name of Bank:		
Branch:		
Account No.:		
Number of years with CAL Bank:		

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BANK DETAILS

Existing loan with CAL Bank:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Monthly Installment Amt:	Monthly Installment Amt:
	Outstanding Balance:	Outstanding Balance:
	Expiry:	Expiry:
Existing loan with other Banks:	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of Bank:	Monthly Installment Amt:	Monthly Installment Amt:
	Outstanding Balance:	Outstanding Balance:
	Expiry:	Expiry:

EMPLOYMENT DETAILS

	APPLICANT	CO-APPLICANT
Occupation		
Name of current Employer or business if self employed		
Number of years with employer or business if self employed		
Date of Employment or commencement of business if self employed		
Address (Work)		
Telephone Number		
Do you receive your salary at CAL Bank?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Name of previous employers		
Balance on Provident Fund (if any)		
Social Security Number		
Next of Kin		
Address and contact number(s) of next of Kin		

FINANCIAL INFORMATION

	APPLICANT	CO-APPLICANT
Monthly Income:		
Basic Wage/Salary		
Allowances		
Other income		
Sub Total		
Deductions: Tax		

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FINANCIAL INFORMATION

	APPLICANT	CO-APPLICANT
Social Security and/or Provident Fund Deductions		
Net Salary		
Monthly Expenditure:		
Rent		
Standing Orders		
Auto Loan Repayment.		
Utilities & Other Expenditures		
Sub Total		
Disposable Income		

STATEMENT OF NETWORTH

ASSETS		LIABILITIES	
Type of Asset (including investments)	Value (in GH¢)	Type of Liability	Value (in GH¢)

DETAILS OF PROPERTY UNDER THIS APPLICATION

MORTGAGE TYPE: Home Purchase <input type="checkbox"/> Home Improvement <input type="checkbox"/> Home Equity Release <input type="checkbox"/> Home Completion <input type="checkbox"/>			
Value of property : GH¢ _____ USD _____		Loan amount Required:	
Currency in which you want to borrow GH¢ <input type="checkbox"/> USD <input type="checkbox"/>		GH¢ _____ USD _____	
Location of Property:		Duration of loan:	
Name of Developer/ Owner:		Address and Contact number of Developer/Owner:	
Property Type:			

REFEREES/SPOUSE DETAILS

	Spouse	Referee 1	Referee 2
Full Name			

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REFEREES/SPOUSE DETAILS

	Spouse	Referee 1	Referee 2
Relationship			
No. of years acquainted			
Nationality			
Tel (Home / Work)			
Tel (Cell)			
Address (Work)			
Address (Home)			
Signature			

Any other details: _____

I hereby declare that all information given by me is true and complete

.....
 Signature of Applicant (sign in the presence of Bank Official)

.....
 Date

CUSTOMER DECLARATION

- I/We declare that all the information given above and in any attachment is true and accurate and is to be regarded as forming part of any subsequent contract with you and any insurers and acknowledge that I/We will be liable for any loss suffered by you /them as a result of any reliance upon my/our statement.
- I/We acknowledge that you may withdraw any offer you made and/or demand repayment of any mortgage monies in the event that I/We make a false declaration.
- I/We hereby authorize CAL Bank Limited to (a) submit information on this credit transaction to a credit bureau licensed under the Credit Reporting Act, 2007 or (b) obtain credit reports on me/us from a credit bureau licensed under the said Act for the purpose of credit management.
- I/We understand that you reserve the right to withdraw the mortgage offer at any time upon receipt of any adverse information.
- I/We understand that you may register information about me/us and the conduct of my/our account with any licensed credit reference agency. This information is used to assist in making credit decisions and to help prevent fraud or for tracing debtors.
- I/We understand that you may disclose any information given by me/us to any other member of the CAL Bank group by way of a mailing list for marketing use and for the purpose of transferring the information to any other computer bureau.
- I/We understand that all fees payable in advance is not returnable once expended whether or not an offer of a loan is made: and I/We accept that you have no responsibility to me/us or any other person as to the value or condition of the property.

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- I/We agree to be bound by the Rules of CAL Bank Mortgage finance Program (as may be varied from time to time).
- I/We appreciate that this application may be declined without stating a reason.
- I/We understand that any mortgage together with any collateral security that may result from this application may at your discretion be transferred/assigned and used in relation to a securitization programme. I/We agree that this may happen on the basis that my/our rights under the relevant mortgage documentation will remain unaffected.

.....
Signature of Applicant

.....
Date

.....
Signature of Co-Applicant

.....
Date

BANK USE ONLY

Checklist for Head Office	
Debt Burden	Repayment Period (months)
Interest	Installment Amount:
Recommended: Yes <input type="checkbox"/> No <input type="checkbox"/>	
Property value: GH¢ USD	Date of valuation:
Relationship Officer's Name:	Signature:
HRBBD's / Branch Manager's Name	Signature:
Approving Authority (Senior Credit Officer)-(1)	Signature:
Approving Authority (Executive)-(2)	Signature:

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REQUIREMENTS AND DOCUMENTATION FOR CAL MORTGAGE LOAN

APPLICATION	YES	NO
A complete and signed CAL Bank Mortgage Application		
Offer Letter from Real Estate Developer or Vendor for Home Purchase Mortgage		
IDENTIFICATION	YES	NO
1 passport size photograph (1 each for joint applicants)		
Power of Attorney for Non Resident Ghanaians(NRG) (must be witnessed by a Notary Public)		
Voters ID/Drivers Licence/Passport/National ID		
INCOME VERIFICATION	YES	NO
SALARIED EMPLOYEES		
Confirmation of Income and Employment from your Employers		
The latest three (3) salary slips/pay stubs showing all deductions		
SELF-EMPLOYED APPLICANTS		
Last 3 years certified audited accounts or last 3 years copies of individual income tax returns for NRG		
Business Profile, Registration and Certificate to Commence Business		
Bank Statements		
CREDIT HISTORY	YES	NO
Credit Report from a recognized credit bureau or credit reporting agency for NRG		
Bank Statements(At least six months)		
DOWN PAYMENT	YES	NO
Minimum Deposit or Down Payment for Home Purchase Mortgage Loan.		
OTHER DOCUMENTS	YES	NO
*Valuation Report (to be done by a CAL Bank recommended Valuer) for Home Equity Release Mortgage, Home Completion Mortgage or if buying from a Private Vendor		
Proof of developer having registered title to the property		
Evidence of developer taking an insurance for work in progress		
Clear Land Title Documents with Copies of Site Plan		
If foreigner attach contract, work permit and resident permit		
ADMINISTRATIVE FEES	YES	NO
Processing Fee: 2% flat on the loan amount.		
Minimum administrative search fee of \$100 equivalent payable upfront (Non refundable)		
*Legal fees: deposit \$1200 (equivalent); stamp duty 0.5-1.5%; mortgage registration 0.5%		
*Insurance on property and life		

*(This is applicable after approval)

Other CAL Bank Branches where you can obtain information

Asafo
(03220) 49255-6

Derby Avenue
(0302) 662061-2

Graphic Road
(0302) 678260

Independence Avenue
(0302) 680061-9

Kejetia
(03220) 46490-9

KNUST (Tech)
(03220) 64750-9

Legon
(028) 9559112

Nhyiaeso
(03220) 26656/26658

Ring Road West
(0302) 241016 / 22

Spintex Road
(0302) 815829-33

Suame
(03220) 83630/83633/8

Takoradi Harbour
(03120) 24412

Takoradi Market Circle
(03120) 25551/25589

Tarkwa
(03123) 21018-20

Tema Fishing Harbour
(0303) 213381

Tema Industrial Area
(0303) 310776

Weija
(0302) 854056-58

HEAD OFFICE

23 Independence Avenue
P. O. Box 14596, Accra, Ghana

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Tel: +233 302 - 680 054 / 680 066 / 680 068 / 680 079

Telex: 2675 Accept Ghana

Fax: +233 302 680 081 / 680 083

MTN Short Code: 1651

Website: www.calbank.net

Email: calbank@calbank.net