



# 106 Princess Margaret Drive  
 P.O. Box 1988  
 Belize City  
 Belize

DATE: \_\_\_\_\_

## MORTGAGE LOAN APPLICATION

Amount Requested:		Purpose:			
Borrower's Name		Address			
Date of Birth:	Marital Status:	Dependents:	Depend Ages	Spouse's Name:	
Employer's Name & Address:		Years There:	Business Phone:	Home Phone:	
Occupation:		Current Salary / Wages: _____			
Previous Employer:		Years There:	Other Income (Business) _____		
Spouse Employer:		Other Income _____			_____
		Spouse's Monthly Income _____			_____
		Gross Monthly Income _____			_____
Contact Person in case of need: (Name / address / telephone): _____					
Email Address: _____					

2nd Borrower's Name (s):		2nd Borrower's Address			
2nd Borrower's Date of Birth:	Marital Status:	Dependents:	Depend Ages	Spouse's Name:	
2nd Borrower's Employer's Name & Address:		Years There:	Business Phone:	Home Phone:	
2nd Borrower's Occupation:		Current Salary / Wages: _____			
2nd Borrower's Previous Employer:		Years There:	Other Income (Business) _____		
		Other Income _____			_____
		Spouse's Monthly Income _____			_____
		Gross Monthly Income _____			_____

<b>Main Borrower's ID Information</b>			<b>2nd Borrower's ID Information</b>		
ID Type & no.			ID Type & no.		
Date Issued			Date Issued		
Date Expired			Date Expired		
Amount to be Approved					
Interest Approved					
Term			Months		
Monthly Payments					
First Monthly Payment					
<p>I/We agree that in the event a loan installment is not made within 7 days of the due date, a late fee of \$100.00 will be applied.</p> <p>I/We declare and warrant the foregoing information to be true and in order to supplement the information contained herein, I/We authorize you to discuss with my/our Bankers and any other persons you may consider necessary necessary or desirable to approach and I/We authorize each of them to give you such information as you may request.</p>					
Signature: _____			Signature: _____		

Date: \_\_\_\_\_

**BUDGET ANALYSIS**

**INCOME**

**OMIT Cents**

- (1) Gross monthly income .....
- (2) Less - Deduction at source.....
- (3) Net take home pay .....
- (4) Spouse monthly income, employed on a full time basis .....
- (5) Other (specific) \* .....
- (6) Total net monthly income .....

**EXPENDITURE - Monthly**

- (7) Shelter:
- (a) Mortgage payments .....
  - (b) Maintenance and Repairs to property .....
  - (e) Light and Power .....
  - (f) Telephone / Cable .....
  - (g) Water .....
  - (e) Rent .....

**(8) Transportation**

- (a) Car License .....
- (b) Car Insurance .....
- (c) Car - Operations Costs and Maintenance .....
- etc .....
- (d) Public transportation .....

**(9) Living Expenses**

- (a) Food .....
- (b) Clothing .....
- (c) Medical and Dental .....
- (d) Life Insurance .....
- (e) Entertainment & Social .....
- (f) Education .....
- (g) Other (Specify) .....
- (g) Other (Specify) .....

**(10) Installment Obligation:**

- (a) Loan .....
- (b) Loan .....
- (c) Other (specify) .....
- (d) Other (specify) .....
- (e) Other (specify).....
- (f) Payment on Proposed loan .....

- (11) For monthly savings .....
- (12) Total monthly commitments .....
- (13) Residue (line 6 minus line 12 ) .....

Completed in conjunction with Heritage Plan Loan application dated \_\_\_\_\_ 20 \_\_\_\_\_

Signature: \_\_\_\_\_

**HERITAGE BANK LIMITED**  
STATEMENT OF AFFAIRS

		OFFICE	DATE
NAME/COMPANY	PRINCIPALS OR PARTNERS	Birthdate	M O R S
OCCUPATION/BUSINESS			
ADDRESS	DEPENDENTS	STATEMENT AS AT ( DATE)	

ASSETS (OMIT CENTS)	CURRENT DATE	PREVIOUS STATEMENT DATE	FOR BANK USE ONLY	LIABILITIES (OMIT CENTS)	CURRENT DATE	PREVIOUS STATEMENT
STOCK (LOWER OF COST OR MARKET)				HBL LOANS:		
AFTER RESERVE       \$ _____				OTHER BANK LOANS:		
FIRE INSURANCE     \$ _____				ACCOUNTS PAYABLE		
ACCOUNTS RECEIVABLE				CURRENT AND/OR PAST DUE		
AFTER RESERVE     \$ _____				MORTGAGE PAYMENTS		
BILLS RECEIVABLE				REAL ESTATE TAXES		
UNDISCOUNTED     \$ _____				INCOME TAXES		
DISCOUNTED      \$ _____				OTHER SPECIFY		
CASH				Credit Card		
PREPAID EXPENSES				Credit Card		
OTHER ASSETS (SPECIFY)				<b>TOTAL CURRENT LIABILITIES</b>		
<b>TOTAL CURRENT ASSETS</b>						
OWED BY PARTNERS, SHAREHOLDERS ETC. (LIST ON REVERSE)				OTHER DEFERRED DEBTS (LIST ON REVERSE)		
REAL ESTATE (LIST ON REVERSE)				DEPRECIATION OF FIXED ASSETS		
MACHINERY & EQUIPMENT				NET WORTH		
FURNITURE & FIXTURES						
<b>TOTAL</b>				<b>TOTAL</b>		

STATISTICS FOR PREVIOUS YEARS			
PARTICULARS	Current	Prior	
GROSS INCOME/SALARY			The foregoing statement of financial position of the undersigned is hereby declared to be correct and it is agreed that any advances made to the undersigned by Heritage Bank are on the strength of this statement.
NET PROFIT			
LESS :			
DEPRECIATION			
INCOME TAXES			
WORKING CAPITAL			
TOTAL ASSETS			
NET WORTH			

CUSTOMER'S SIGNATURE

**REAL ESTATE**

LOCATION	REGISTERED OWNER	VALUATION	ENCUMBRANCES MORTGAGES, ETC.			TAX ARREARS		FIRE INSURANCE
			IN FAVOUR OF	PAST DUE	UNMATURED BALANCE	YEAR	AMOUNT	

**MACHINERY & EQUIPMENT**

DESCRIPTION	VALUATION	ENCUMBRANCES - IN FAVO	PAST DUE	UNMATURED BALANCE	FIRE INSURANCE

**OTHER DEFERRED DEBTS**

IN FAVOUR OF	PAST DUE	UNMATURED BALANCE	DATE DUE

**OWNED BY PARTNERS ETC.**

OWING FROM	PAST DUE	UNMATURED BALANCE	PAST DUE

**INDIRECT LIABILITY (ENDORSEMENTS - GUARANTEES, ETC.)**

NAME	AMOUNT

**LIFE INSURANCE**

PAYABLE TO	AMOUNT	CASH SURRENDER VALUE	LOANS AND/OR ARREARS IN PREMIUM

**MANAGER'S REMARKS**

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MANAGER