

# Mortgage Application Form

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## Requirements For Mortgage Application

- Fully completed Application Form
- Employer Certification of Income
- Form Power of Attorney (if non-resident)
- Applicant's Personal Reference Form
- Passport Pictures
- Insurance

AFFIX RECENT  
PHOTOGRAPH OF  
BORROWER

AFFIX RECENT  
PHOTOGRAPH OF  
CO-BORROWER

CURRENCY:

- ☐ CEDI  
☐ DOLLAR  
☐ EURO  
☐ OTHER:

TYPE OF MORTGAGE REQUESTED

(PLEASE CHECK)

- ☐ 1. Home Purchase ☐ 2. Home Equity ☐ 3. Home Completion ☐ 4. Home Improvement

PERSONAL INFORMATION

Borrower

Last Name:
First Name:
Middle Name:
Current Residential Address:
National ID #
Cell Phone No:
E-Mail:
Tel. No. (Res.):
Property will be/ is

Co-Borrower

Last Name:
First Name:
Middle Name:
National ID #
Cell Phone No:
E-Mail:
Tel. No. (Res.):
Property will be/ is

If current address is less than 1 year, provide previous address


	Date of Birth	Sex	Prefix (PLEASE CHECK)	No. of Dependents	Ages
Borrower:	<input type="text"/> Day <input type="text"/> Month <input type="text"/> Year	<input type="radio"/> M <input type="radio"/> F	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Other		
Co- Borrower:	<input type="text"/> Day <input type="text"/> Month <input type="text"/> Year	<input type="radio"/> M <input type="radio"/> F	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Other		

Relationship btn. Borrowers: ☐ Spouse ☐ Sibling ☐ Parent/Child ☐ Other (please specify)

EMPLOYMENT DETAILS

Current Employment	Borrower's	Co - Borrower's
Social Security No		
Occupation		
Length of Employment		
Name of Current Employer or business if self employed		
Address of Employer or business		

## MORTGAGE APPLICANT'S PERSONAL REFERENCE FORM

NAME OF BORROWER(S): \_\_\_\_\_ CONTACT TEL. NO: \_\_\_\_\_

Please provide at least three relatives and two friends Resident in Ghana

NAME	ADDRESS	OCCUPATION	RELATIONSHIP	PHONE NUMBERS
	(Please provide complete location address with popular landmarks)			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			
	Home:			
	Business:			

/We do hereby certify that the information given above is true and accurate.

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

## SELF EMPLOYMENT

	Borrower	Co - Borrower
Address if self employed		
Business Telephone No.		
Shareholding in business		
Nature of business		
Length of employment		
Name and address of accountant If self-employed		
Telephone Number (Accountant)		
Please provide employment/business history over last 3 years (use separate sheet if necessary)		

## PREVIOUS EMPLOYMENT

	Borrower	Co - Borrower
Previous Occupation		
Previous Employer/business name		
Telephone number		
Shareholding in business		
Nature of business		
Length of previous Employment/business		

## BANK DETAILS

	Borrower	Co - Borrower
Name and Address of Bank		
Branch		
Telephone Number		
Account Number		
How long has account been at this bank		

## FINANCIAL INFORMATION

Monthly	Borrower	Co - Borrower
Income:		
Basic Wage/Salary		
Commission/Allowances		
Other income		
Mortgage/Rent Subsidy		
Sub Total		
Deduction: Tax		

Social Sec. & or Pro. Fund		
Current Rent/Mortgage Payment		
Maintenance/Alimony		
Net Salary		

Unsecured Credit, (personal loans, hire purchase, credit cards etc.)	Lender	Lender
	Bal. Outstanding	Bal. Outstanding
Monthly Repayment		
Exp. Date		

## EXISTING MORTGAGES

Have you ever had or applied for a Mortgage before?	Borrower: <input type="radio"/> Yes <input type="radio"/> No	Co - Borrower: <input type="radio"/> Yes <input type="radio"/> No
Have you ever been refused credit before?	Borrower: <input type="radio"/> Yes <input type="radio"/> No	Co - Borrower: <input type="radio"/> Yes <input type="radio"/> No
Are you using the available equity towards the new purchase?	Borrower: <input type="radio"/> Yes <input type="radio"/> No	Co - Borrower: <input type="radio"/> Yes <input type="radio"/> No

	Borrower	Co - Borrower
Address of Property Mortgaged		
Name and Address of first Lender		
Date of purchase		
Original for house purchased		
Outstanding Balance		
Amount of equity existing on property		

## ASSETS

## LIABILITIES

Type of Asset	Value (in Cedis)	Type of Liability	Value (in Cedis)

## DETAILS OF PROPERTY UNDER THIS APPLICATION

Address	
Purchase Price:	Cedi/Dollar/Euro
Down payment - (20% Minimum):	Cedi/Dollar/Euro
Is Property:	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold
Age of Property:	<input type="checkbox"/> Years <input type="checkbox"/> in the course of construction (new)
House of Type:	<input type="checkbox"/> 2-BEDROOM <input type="checkbox"/> 3-Bedroom <input type="checkbox"/> 4-Bedroom <input type="checkbox"/> Other(specify)
Name and Address of developer:	
Telephone Number:	
Will the property be left unoccupied for more than 1 month continuously in any one year? <input type="checkbox"/> Yes <input type="checkbox"/> No	

If you have replied 'YES' to any of the above questions please give full details on a separate sheet of paper

## DECLARATION Every borrower(s) MUST complete and sign

- I/We declare that all information given above and in any attachment is true and accurate and is to be regarded as forming part of any subsequent contract with 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 authorise any enquires considered necessary for the confirmation of the above particulars and for credit assessment and I/We authorise the disclosure of any information relating to this application to any other application [s] credit reference agencies and to any other person acting on your behalf.
- 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 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 Fidelity Group by a mailing list for marketing use and for the purpose of transferring the information to any other credit bureau.
- I/We understand that all fees payable in advance and is not returnable once expended whether or not an offer is made; and /We accept that you have no responsibility to me/us or any other person as to the value or condition of the property.
- I/We agree to be bound by the Rules of the Housing 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 program .I/ We agree that this may happen on the basis that my/our right under the relevant mortgage document will remain unaffected.

Signed: \_\_\_\_\_  
(Borrower)

Date:  Day  Month  Year

Signed: \_\_\_\_\_  
(Co-Borrower)

Date:  Day  Month  Year

## ASSETS

Life Insurance Company	Type	Policy Number	Sum Assured	Maturity Date

### DETAILS OF HOLDER OF POWER OF ATTORNEY (NRG)

Name:

Address:

Telephone No. Office:

Home:

## EMPLOYER'S CERTIFICATION OF INCOME FORM FOREIGN CURRENCY

Please return to:

**FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Date:

Dear Sirs:

Your employee named below has applied to us for a mortgage loan. In order to facilitate his request, you are kindly requested to complete PART II of this form and return it to us.

### **PART I: TO BE COMPLETED BY BORROWER**

I have applied for a mortgage loan from Fidelity Bank and have stated that I am now employed by you. My signature authorizes you to verify my employment information.

Name of Borrower

Department

Signature

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **PART II: VERIFICATION OF PRESENT EMPLOYMENT (TO BE COMPLETED BY EMPLOYER)**

EMPLOYMENT DATE		MONTHLY PAY DATA	
1. Borrower's		1. Basic Pay:	
		2. Other Income:	
(a) Qualification:		Commission:	
(b) Date of employment:			
2. Present Designation		Sub-Total	
3. Is employment permanent?		Deductions	
		1. Tax:	
		2. Social Security:	
		3. National Insurance:	
		4. Other:	
		Net Salary	

### **DECLARATION:**

1. We the employers of the above named.....certify that the details relating to employment and the emoluments thereof are correct and accurate.
2. We consider.....to be honest and trustworthy and do not think he/she will enter into any obligation, which he/she cannot keep.

\_\_\_\_\_  
Signature and Stamp of Employer

Day Month Year  
Date

## EMPLOYER'S CERTIFICATION OF INCOME FORM LOCAL CURRENCY

TO: **FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Dear Sir/Madam,

Name of Borrower:.....

We confirm that the above-named person is an employee of this institution/company, and is currently a.....

..... (Position) We certify that his/her gross monthly income and commitments as follows:

### Monthly Income

**Basic Salary (per month)  
(Total Allowances)**

\_\_\_\_\_

**Sub Total**

**(Less) Monthly Deductions**

**Social Security Fund  
Provident Fund  
Income Tax**

**Net Income**

\_\_\_\_\_

**(Less) Other Commitments**

**Mortgage  
Car/Personal/Bank Loan  
Hire Purchase Payment  
Others**

**Monthly Disposable Income**

\_\_\_\_\_

=====

We hereby undertake to deduct ..... of Net Income due the employee (or any other monthly deduction specified by Fidelity at all times during the period of the Mortgage loan extended to the borrower, and to remit such amounts deducted to Fidelity.

Yours faithfully,  
Signed for and on behalf of  
EMPLOYER

Name and Address:

## EMPLOYER'S CERTIFICATION OF INCOME FORM LOCAL CURRENCY (CO-BORROWER)

TO: **FIDELITY BANK  
PMB 43  
CANTONMENTS  
ACCRA**

Dear Sir/Madam,

Name of Borrower:.....

We confirm that the above-named person is an employee of this institution/company, and is currently a.....

..... (Position) We certify that his/her gross monthly income and commitments as follows:

### Monthly Income

**Basic Salary (per month)  
(Total Allowances)**

\_\_\_\_\_

**Sub Total**

**(Less) Monthly Deductions**

**Social Security Fund  
Provident Fund  
Income Tax**

**Net Income**

\_\_\_\_\_

**(Less) Other Commitments**

**Mortgage  
Car/Personal/Bank Loan  
Hire Purchase Payment  
Others**

**Monthly Disposable Income**

\_\_\_\_\_

=====

We hereby undertake to deduct ..... of Net Income due the employee (or any other monthly deduction specified by Fidelity at all times during the period of the Mortgage loan extended to the borrower, and to remit such amounts deducted to Fidelity.

Yours faithfully,  
Signed for and on behalf of  
EMPLOYER

Name and Address:



**POWER OF ATTORNEY** (To be completed for Non-Resident Ghanaian Mortgage Application)

POWER OF ATTORNEY given on ..... day of ..... 200, by .....  
(hereinafter called "the Donor (s) ") .....

**WHEREAS**

1. I/We have been in purchase/refinance/completion/remodeling etc., arrangements of a house, payment of which shall be made by a loan facility granted me/us by Fidelity Bank (hereinafter called "Fidelity") secured by a legal mortgage of the said House-----
2. I/We, the said Donor(s) living and working in ..... appoint .....  
of Post Office Box ..... Tel: ..... (Office), ..... (Res), (hereinafter called  
"The Attorney") as.....my/our lawful Attorney to conclude the said contract to purchase a house or refinance/complete/  
remodel it etc., [strike [strike out the inapplicable] through a mortgage, execute all title documents, execute the mortgage deed and charge thereon  
to Fidelity, and take charge, manage and or improve the said property----

NOW THIS DEED WITNESSETH that I/We the said Donor(s) hereby appoint the said ..... to be my/our lawful  
attorney to do and execute for me/us and in my/our name all acts and things that may be necessary in order to complete the said mortgage loan  
facility and mortgage charge on the property and in particular the following:

1. To enter into any undertaking subject to contract for the finance of the purchase/refinancing/completion/re-modelling etc. of the said property----
2. To sign on behalf of the Donor(s) the contract and all undertakings for such Mortgage Loan----
3. To sign and seal as my/our act and deed, deliver any deed or instrument in writing and to do every other thing for carrying the contract or any  
agreement necessary to complete the purchase/refinancing/completion/remodelling etc. of the property----
4. To raise and borrow from Fidelity Bank upon such terms as my/our attorney shall think fit as to repayment and payment of interest all monies  
necessary to effect the purchase of the property upon the security of the said premises and to give valid receipt the same----
5. For the purpose of security repayment and of the sum as borrowed with interest as aforesaid, to sign and seal as my/ our act and deed and  
deliver such mortgage or charge upon the said premises and with and subject to all such covenants powers and stipulations as my/our Attorney  
shall think necessary or proper----
6. To pay all taxes rates charges expenses and other outgoings whatsoever payable by me/us for or on account of my /our said property or any  
part thereof and to insure any building thereon against loss or damage by fire and to pay all premiums for such insurances----
7. To defend all legal proceedings in connection with the contract or incidental to the completion of the purchase/refinancing/completion/  
remodelling etc of the property-----
8. At the request of Fidelity to do all such acts and deeds and effect all such payment as may be required to more perfectly secure my/our property  
to Fidelity----

AND I/WE the said Donor(s) hereby declare that all and every receipt deed matters and things which shall be given made executed or done by  
the said Attorney for the aforesaid purpose shall be as good valid and effectual to all intents and purposes whatsoever as if the same had been  
signed sealed delivered given or made or done by me/us own capacity----

AND I/WE hereby undertake at all times to ratify whatsoever my/our said attorney shall lawfully do or cause to be done in or concerning the  
purchase, refinance/completion/remodeling etc., and mortgage and management of the property by virtue of this Power of Attorney----

AND this Power of Attorney shall be governed by the laws of Ghana-----

AND this Power of Attorney shall remain valid and binding until \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ / revoked, conclusion of  
purchase/refinancing/remodelling etc, [strike out the inapplicable]

IN WITNESS WHEREOF the said (Donor) has executed this Power of Attorney Attorney the day and year first above written-----

SIGNED SEALED AND DELIVERED }  
By the written named } .....  
in the presence of: }



*Believe with us*