

Butterfield Personal Loan and Mortgage Application

Applicant's personal information

How did you learn about our lending services?
 Radio Newspaper Online/Social Media Employee recommendation Other (please state): _____

Account No.: _____ ID type: _____ ID number: _____
 Mr. Mrs. Miss. Ms. First name: _____ Initial(s): _____ Surname: _____

Date of birth (dd/mm/yy): _____ Marital status: _____ No. of dependents: _____ Ages: _____

Residential address: _____ Mailing address: _____

Time at current address: _____ years If less than 3 yrs at current address, previous residential address: _____ Time at previous address: _____ years

Nationality: _____ Work permit holder: Yes No If 'Yes', # of years on Island: _____

Home phone: _____ Work phone: _____ ext: _____ Cell phone: _____

Personal e-mail address: _____

Emergency contact name: _____ Emergency contact number: _____

Current employer: _____ Occupation: _____

Employer address: _____ Employer phone: _____

Length of employment: _____ years _____ months

Gross income: USD KYD \$ _____ Frequency: _____

If self-employed

Nature of business: _____ Date established: _____

Company name: _____ Address: _____

Phone: _____ Fax: _____ E-mail: _____

Bankers: _____ Company financial records attached: Yes No

If less than 5 years at current/self-employment

Previous employer: _____ Previous occupation: _____

Previous employment address: _____ Length of previous employment: _____ year

Co-applicant's personal information

Account No.: _____ ID type: _____ ID number: _____
 Mr. Mrs. Miss. Ms. First name: _____ Initial(s): _____ Surname: _____

Date of birth (dd/mm/yy): _____ Marital status: _____ No. of dependents: _____ Ages: _____

Residential address: _____ Mailing address: _____

Time at current address: _____ years If less than 3 yrs at current address, previous residential address: _____ Time at previous address: _____ years

Nationality: _____ Work permit holder: Yes No If 'Yes', # of years on Island: _____

Home phone: _____ Work phone: _____ ext: _____ Cell phone: _____

Personal e-mail address: _____

Emergency contact name: _____ Emergency contact number: _____

Current employer: _____ Occupation: _____

Employer address: _____ Employer phone: _____

Length of employment: _____ years _____ months

Gross income: USD KYD \$ _____ Frequency: _____

If self-employed

Nature of business: _____ Date established: _____

Company name: _____ Address: _____

Phone: _____ Fax: _____ E-mail: _____

Bankers: _____ Company financial records attached: Yes No

If less than 5 years at current/self-employment

Previous employer: _____ Previous occupation: _____

Previous employment address: _____ Length of previous employment: _____ year

New facilities requested: Please indicate currency requested

Purpose new loan #1:	Amount: <input type="checkbox"/> USD <input type="checkbox"/> KYD \$	Term: _____
Purpose new loan #2:	Amount: <input type="checkbox"/> USD <input type="checkbox"/> KYD \$	Term: _____
Purpose new loan #3:	Amount: <input type="checkbox"/> USD <input type="checkbox"/> KYD \$	Term: _____
Purpose new loan #4:	Amount: <input type="checkbox"/> USD <input type="checkbox"/> KYD \$	Term: _____

Additional info on use of funds (not required): _____

Please list existing debts below: (Please indicate currency used for below sections: USD KYD)

#	Product type	Outstanding balance	Original balance	Payment	Interest rate	Contract date	Expiry date	Bank name
1.		\$	\$	\$				
2.		\$	\$	\$				
3.		\$	\$	\$				
4.		\$	\$	\$				
5.		\$	\$	\$				
6.		\$	\$	\$				
Total		\$	\$	\$				

Form #CR24-11

Butterfield Personal Loan and Mortgage Application (continued)

Personal Financial Information: Please indicate currency used for below sections USD KYD

Assets	Value	Liabilities	Amount owed	Additional info
Motor vehicle(s)	\$	Butterfield loans (total)	\$	
Bank balances	\$	Other loans (total)	\$	
Investments	\$	Credit cards (balance)	\$	
Real estate	\$	Overdraft	\$	
Other (specify)	\$	Other (specify)	\$	
Total assets	\$	Total liabilities	\$	Net worth: \$

Income type	Amount	Expense type	Amount	Additional info / expenses
Basic salary	\$	Rent / Mortgage payment	\$	
Average overtime	\$	Total loan repayments	\$	
Bonus, commissions	\$	Insurance premiums	\$	
Dividends & interest	\$	Education	\$	
Rental income	\$	Food	\$	
Child support	\$	Child support	\$	
Co-applicant's income	\$	Utilities	\$	
Other - list source below	\$	Vehicle expense	\$	
		Strata	\$	
		Credit card payments	\$	(10% of limit)
Total income	\$	Total expenses	\$	Discretionary: \$

Details of real estate

Registration number	Date purchased	Purchase price	Present value	Amount insured	Lender
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		

Credit cards - USD

Issued by	Visa	MasterCard	AMEX	Discover	Other
Credit limit	\$	\$	\$	\$	\$
Balances	\$	\$	\$	\$	\$
Minimum payment	\$	\$	\$	\$	\$

Financing needs for mortgages and home renovations

Cost of land / property:	\$	Type of mortgage:	
Construction cost:	\$		
Renovation cost:	\$	Client's injection (down payment):	\$
Purchase price:	\$		
Other:	\$	Available funds for potential overruns:	\$
Total cost:	\$		
Total funds required:	\$	Estimated value upon completion:	\$
Additional info:			

For investment property - projected rental income: \$

Please provide me with details of preferential rate Island Heritage Home Insurance for Butterfield mortgage customers (non-strata properties only).

For mortgages and land loans only:

- Are there any rights to water or any easement (i.e., a right enjoyed by another over the owner's land) or any profits subsisting over the owner's land (i.e., the right of another to take some substance or product from the owner's land)? Yes No
- Are there any leases or agreements for leases of tenancies existing involving the owner's land? Yes No
- Does anyone have the right to charge the owner's land (e.g., because another has loaned money to the owner to help the owner buy it or develop it)? Yes No
- Does anyone have the right to charge the owner's land due to the owner having knowingly or unknowingly allowed another to do something on or to the land over a period of time (i.e., adverse possession)? Yes No
- Do the owners intend to reside on the land? Yes No
- Does anyone else or will anyone else live on the land with the owner? If so, these individuals should be identified and the terms of their occupation obtained. Yes No

Attestation (must be completed for all facilities):

I/We hereby represent, warrant and confirm that all the foregoing statements are true and correct and have been made by me/us knowing the Bank will rely thereon in considering this application. I/We authorise the Bank to obtain any information that may be required relative to this application from my/our employer(s), if any, and from any other source to which the Bank may apply, each source being hereby authorised by me/us to provide you with such information. I/We undertake to notify the Bank immediately of any situation that materially changes the representation on this application. There are charges to be applied in connection with this loan; including charges that will be applied to the loan should payment(s) not be made on the agreed date. I/We have been apprised of these charges. I/We confirm my/our understanding that the applicant and the co-applicant will be jointly and severally liable to us for all monies outstanding under this loan arrangement should approval be granted. I/We understand that if approved for a mortgage over a certain amount I/we will also be offered a Butterfield Credit Card.

Signature of applicant _____ Date _____

Signature of co-applicant _____ Date _____