CalBank Mortgage
APPLICATION FORM

CalBank

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

Surname

First Name Other Name

Date of Birth: / / sex: M ☐ F ☐

Marital status:

No. of Children: No. of Dependants:

ID Type:

ID Number:

Residential address:

Mailing Address:

Tel No.(residence): Fax:

Mobile: Office:

E-mail:

Length of stay at present address:

Accommodation Type: Rented: ☐ Family: ☐

Own House: ☐ Others ☐

Previous address if less than 3 years at present address:

Relationship with co-applicant:

Co-Applicant's Personal Details

Surname

First Name Other Name

Date of Birth: / / sex: M ☐ F ☐

Marital status:

No. of Children: No. of Dependants:

ID Type:

ID Number:

Residential address:

Mailing Address:

Tel No.(residence): Fax:

Mobile: Office:

E-mail:

Length of stay at present address:

Accommodation Type: Rented: ☐ Family: ☐

Own House: ☐ Others ☐

Previous address if less than 3 years at present address:

Relationship with co-applicant:

Bank Details

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

Bank Details

Existing loan with CalBank	Yes No	Yes No
	Monthly Installment Amt:	Monthly Installment Amt:
	Outstanding Balance:	Outstanding Balance:
	Expiry:	Expiry:
Existing loan with other Banks:	Yes No	Yes No
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 CalBank?	Yes No	Yes No
Name of the 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:		

Financial Information

	Applicant	Co-applicant
Social Security and/or Provident Fund Deductions		
Net Salary		
Monthly Expenditure:		
Rent		
Standing Orders		
Auto Loan Repayment		
Utilities & Other expenditure		
Sub Total		
Disposable Income:		

Statement Of Net Worth

Assets		Liabilities	
Type Of Asset (including investment)	Value (in GHS)	Type of Liability	Value (in GHS)

Details Of Property Under This Application

MORTGAGE TYPE: Home Purchase ☐ Home Improvement ☐ Home Equity Release ☐ Home Completion ☐

Value of the property: GHS USD	Loan amount Required
Currency in which you want to borrow GHS ☐ USD ☐	GHS USD
Location of Property	Duration of Loan
Name of Developer/Owner:	Address and contact Number of Developer/Owner
Property Type:	

Details Of Property Under This Application

	Spouse	Referee 1	Referee2
Full Name			

Referees/Spouse Details

	Spouse	Referee 1	Referee2
Relationship			
No. of years acquainted			
Nationality			
Tel (Home/Work)			
Tel (Cell)			
Address (Home)			
Signature			

Any other details:...

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

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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 insurers and acknowledge that/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 false declaration.

I/We hereby authorize CalBank 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 any 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 resister information about me/us and the conduct of my/our account with any licensed 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 CalBank 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 payable in advance is not returnable once expended whether or not an offer of a loan is made: I/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 CalBank 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 be at your discretion be transferred/assigned and used in relation to securitinization programme. I/We agree that this may happen on this basis that my/our rights under the relevant mortgage documentation will remain unaffected.

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Signature of Applicant Date

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Signature of Applicant Date

Bank Use Only

Checklist for Head Office	
Debt Burden	Repayment Period (months)
Interest	Installment Amount:
Recommended: Yes ☐ No ☐	
Property value: GHS 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

Requirement And Document 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 photograph (1each for joint applicants)		
Power of Attorney for Non Residence Ghanaians (NRG) (must be witnessed by a Notary Public)		
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 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 Tile 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 0.5-15%, mortgage registration 0.5%		
*Insurance on property and Life		

*(This is applicable after approval)

Forward Together

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