



## HOUSING AUTHORITY LOAN APPLICATION FORM

Branch

New Loan

Additional Loan

### Loan Type

Home Loan –Purchase & Construction

Quick Repair Loan

Personal Loan

Car Loan

Home Comfort Loan

Purpose of Loan

Amount \$

	\$
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Amount	+	Fees & Charges	= Total cost (HA to fill)	- Personal contribution	Net Loan
\$		\$	\$	FNPF \$ CASH \$	\$

### PERSONAL DETAILS OF APPLICANT

Please bring documents with you to verify your identity and residence (eg driver's licence, birth certificate, FNPF card)

#### PRIMARY APPLICANT

Title	Given Name

#### Co-APPLICANT

Title	Given Name

Surname	Fathers Name (if Indo-Fijian)

Surname	Fathers Name (if Indo-Fijian)

Current Home Address

Telephone (w) (H)
Mobile
Email

Current Home Address

Telephone (w) (H)
Mobile
Email

Previous Address (if current is less than 3 years)


Previous Address (if current is less than 3yrs)


Marital Status    No of Dependents

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Martial Status    No of Dependents

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Driving Licence no    Expiry Date

	/ / 200
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Driving Licence no    Expiry Date

	/ / 200
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Citizen Status:     citizen     non citizen

Citizen Status:     citizen     non citizen

Postal Address (if different from Residential)

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Postal Address (if different from Residential)

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Date of Birth	
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Date of Birth	
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**Current Residential Status**

<input type="checkbox"/> Home has mortgage	<input type="checkbox"/> Rent /Board
<input type="checkbox"/> Own Home	<input type="checkbox"/> Live with Parents/ Relatives

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<input type="checkbox"/> Home has mortgage	<input type="checkbox"/> Rent /Board
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**Employment Details**

Current Employment

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**Employment Details**

Current Employment

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**Type of Employment**

Full Time  Part Time  Self Employed  Retired  Temporary

**Type of Employment**

Full Time  Part Time  Self Employed  Retired  Temporary

**Current Employer's Name, Address & Phone**


**Current Employer's Name, Address & Phone**


Annual Gross Salary

\$
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Annual Gross Salary

\$
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**Previous Employer's Name, Address & Phone**


**Previous Employer's Name, Address & Phone**


**Reason for leaving this job**

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**Reason for leaving this job**

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**Co habitants' details**

No	Name	Sex	Age	Relationship	Occupation	Monthly Income(\$)

**Two Referees**

Name	Occupation	Address	Phone

**FNPF Details**

(i)	FNPF No	FNPF Balance \$	Housing Eligibility \$
(ii)	FNPF No	FNPF Balance \$	Housing Eligibility \$

**Financial Position** (This to be filled with HA personnel)

Assets		Liabilities		
	\$ Mkt value	H/A value	Amt owing\$	
<b>Property-</b> Address of Principal Property			<b>Money Owed to Mortgage</b>	<b>\$ Total</b>
	\$	\$		\$
	\$	\$		\$
<b>Other Real Estate</b>				\$
	\$	\$	<b>Overdraft /Personal s</b>	<b>Credit Limit</b>
<b>Cash / Bank Account</b>			Name of the bank /Company	
Provide statement if requested				\$
	\$	\$		\$
<b>Shares /unit trust</b>			<b>Credit &amp; Store Card</b>	
	\$	\$	Card Type & Issuer	Limit
	\$	\$		Amt Owing
<b>Life Insurance &amp; Superannuation</b>				\$
	\$	\$		\$
	\$	\$		\$
<b>Vehicles</b> ( car ,boat, trailer )			<b>Taxation</b>	
Registration no / Type /Make	\$	\$		\$
	\$	\$		
	\$	\$		
			<b>Total Liabilities</b>	\$
<b>Furniture /Personal Effects )</b>				
	\$	\$		<b>Mkt Value</b>
	\$	\$	<b>Equity /Surplus (A-L)</b>	<b>H/A value</b>
<b>Other Assets</b>				\$
	\$	\$		\$
<b>Total Assets</b>	\$	\$	<b>Equity+ Liabilities</b>	\$
				\$
<b>Income</b>	Primary	Co-applicant	<b>Expenses</b>	\$ pm
Monthly Gross	\$	\$	<input type="checkbox"/> Mortgage      Rental	\$
			Proposed loan Repayment	\$
Monthly Net income after Tax	\$	\$	<b>Other Loan Repayments</b>	
			Hire Purchase	\$
Other Income	\$	\$		
Rental	\$	\$	Credit Cards	\$
			Living Expenses	\$
<b>Total Net Income</b>		\$	<b>Total Expenses</b>	\$
Total Monthly Gross Income		\$	<b>Net Surplus</b>	\$
			<b>Housing Authority Use</b>	
<b>Are you guarantor</b> <input type="checkbox"/> Yes <input type="checkbox"/> No			Proposed Loan Repayment	\$
If Yes then			Other Loan Repayment	\$
Borrower's name:			Hire Purchase / Credit Card	\$

Lender's Name		Total Fixed Expenses	\$
Amount	\$	C/Ratio	%

**Loan Security Details (New / Existing) (This to be filled with HA personnel)**

Address of the Property	Market Value	H/ A value
	Land \$ Improvements \$ Total \$	
FNPF borrowing	\$	

**Additional Securities**

Address of the Property / Asset	Market Value	H/ A value
( Housing Authority use ) Discounted Lending value @ .....%		\$

**House/ Building Insurance Detail**

Name of Insurance Company	Sum Insured	Risk
Housing Authority Insurance		All <input type="checkbox"/> / Limited <input type="checkbox"/>
Any other insurance company (specify )		Specify the risk

**Loan Repayment Details (This to be filled with HA personnel)**

I / We would like to have following features for the loan repayment:

- Repayment to include insurance over the building and the mortgage protection premium
- Regular Repayment to suit me /us will be :  
 Weekly                       Fortnightly                       Monthly
- Draw funds in stages when the building is under construction
- Our/ My  Weekly     Fortnightly     Monthly repayment as calculated (by HA personnel)  
Is \$                      repayable over                      months. This repayment is based on the first year interest rate of                      % and thereafter  
   % . We understand that variation in interest rate will affect the repayment amount, should it change in future.

**Applicants' Declaration**

*(To be filled, read and understood in presence of Housing Authority or any notary Personnel).*

1. I/We confirm that the information contained in this application in all aspect is complete and correct.
2. I/ We undertake to make cash/ direct deduction/ lodgement towards repayment of principal and the interest of the loan at Housing Authority of Fiji
3. Any changes to the pay day I/ We undertake to advise Housing Authority of Fiji
4. I am / we are not undischarged bankrupt.
5. There is no pending judgement / civil or bankruptcy action/ against me/ us /for non payment of debts.
6. I / We authorise Housing Authority of Fiji to give and receive opinion connected with my/our conduct of account.
7. Currently I am/ we are/ not / suffering from any sickness that would affect my /our/ employment thus affecting the serviceability of the loan with Housing Authority of Fiji.
8. I/ We declare that the credit provided by Housing Authority of Fiji will be applied wholly or predominantly for the purpose of the investment mentioned.
9. I / We confirm that we have/ not withdrawn any sum / \$ from Fiji National Provident previously, under Housing or Village scheme.
10. **Mortgage Protection Insurance Scheme**  
*(Underline the one applicable and initial beside it. Remaining to be marked off)*
  - I/ We earn below \$16530 thus it is compulsory for the primary applicant to have the Mortgage Protection cover for which the primary applicant. (Name) is named. The premium will be charged to the account.
  - We would like to have unspecified single cover for all (number) applicants: / / and in case of loss of any one of us only portion as (share) of entire Mortgage will be paid off.
  - We earn below \$16530.00 however we would like to have Mortgage Protection cover for the all applicants whose names are / / / and agree to pay those number of premiums, which will be charged to our loan account.
  - I/ We earn over \$16530.00 and do not wish to have mortgage protection cover.
  - I/ We earn over \$16530.00 and would like to have mortgage protection cover for (Name of primary applicant) only or all the applicants (names) / /

**Signature**

<b>Primary Applicant's</b>		<b>Co- Applicant's</b>	
<b>Date</b>		<b>Date</b>	
<b>Witness</b>		<b>Witness</b>	
<b>Date</b>		<b>Date</b>	

(For Housing Authority- use only)

General Comments	Name	DP no	Lot no	Checked by Credit Approval
<p><b>1 Character (Key points)</b>  <i>Past Payment Record/            Experience with other lenders            Purpose of loan            Credit opinion            Occupation / Job</i></p> <p><b>2 Capacity</b>  <i>Legal- 21 yrs+/ No bankruptcy            Identification/ Nature of business            Job/ Ability /Willingness to            Service debt / Is habitual            borrower</i></p> <p><b>Commitment Ratio</b></p> <p><b>3 Cash</b>  <i>Any savings ability            Control of expense/ Reason for            no            savings / Net take home pay</i></p>				<p><i>Ensure that checklist is            attached with all            requirements</i></p>
<p><b>4 Collateral</b>  <i>Valuation / Mortgage            Consideration            FNPF priority/ 3rd charge            Lending value            Total debt/ Lease Expiry            Any rate/ rental arrears            Insurance            Security documents in place</i></p>				
<p><b>5 Conditions</b>  <i>Any conditions to the repayment/            Any competitor impact            Impact of inflation &amp; Govt            Policy</i></p>				
<p><b>6 Controls</b>  <i>Any reviews for future control            Documentation            Repayment correct            Interest charged correct            Other computer data</i></p>				
<p><b>Recommendations</b>            Points For             Points Against</p> <p><b>Branch Customer            Relations Executive</b></p>	Signature ..... Date ...../...../.....			
<p><b>Branch Manager's            Comments</b></p>				

Signature ..... Date...../...../.....

**Additional Loan Information Form**

<b>Type of Account &amp; N0</b>		
Balance		
FNPF Balance		
<b>Repayment</b>		
• HA Rep		
• Expected Rep		
• Transacted Rep		
Initial Term		
Remaining Term		
<b>Interest</b>		
<b>Data Rectification</b>		
<b>Mortgage Consideration</b>		
Total Current Balance`		
FNPF balance		
Total LOAN Balance		
Additional Request		
	<b>Total Loan Balance</b>	\$
Current Valuation		LSV \$
Date of Valuation		
Insurance- Building		
Mortgage Protection		
Exiting Repayment Additional Repayment		
<b>Total New Repayment</b>		
Gross Pay		
<b>C/RATIO</b>		
New Repayment Date Confirmed by Employer Prior to release of Funds		



Approved  / Declined  / Deferred

Signature ..... Date...../...../

