



National Housing Trust

Loan Application

(Daily Intake)

FOR OFFICIAL USE		LOAN TYPE	Applicant
CIF #1		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Place Photograph Here
NIS #1		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
TRN #1		<input type="checkbox"/> - <input type="checkbox"/> <input type="checkbox"/> - <input type="checkbox"/> <input type="checkbox"/>	
LOAN A/C #1		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

IMPORTANT:

**PLEASE CAREFULLY READ THE INSTRUCTIONS BELOW BEFORE ATTEMPTING TO COMPLETE THIS FORM.
THIS LOAN APPLICATION FORM WILL NOT BE ACCEPTED IF IT IS NOT PROPERLY COMPLETED.**

NOT TO BE SOLD**INSTRUCTIONS**

1. WHERE 'BOXES' ARE PROVIDED, PLACE AN 'X' IN THE BOX WHICH APPLIES TO YOU. WRITE IN YOUR ANSWERS USING CAPITAL LETTERS.
2. COMPLETE ALL SECTIONS OF THE FORM THAT APPLIES TO YOU, **EXCEPT THE SHADED SECTIONS MARKED 'FOR OFFICIAL USE'**. THESE SHADED SECTIONS ARE FOR THE USE OF THE NHT.
3. IF ANY SECTION OF THE FORM DOES NOT APPLY TO YOU, PRINT "NOT APPLICABLE" ACROSS THE SECTION.
4. **DO NOT USE WHITEOUT (CORRECTION FLUID) OR RUBBER (ERASER) ON THIS FORM. CORRECT ANY MISTAKE(S) BY DRAWING A LINE THROUGH THE MISTAKE(S) AND INITIALING SAME.**
5. **NAME:** THE NAME YOU PUT ON THE APPLICATION FORM MUST BE THE NAME YOU NOW USE ON ANY LEGAL OR OTHER IMPORTANT DOCUMENT.
6. **DATE:** SHOULD BE FILLED IN AS SHOWN IN THIS EXAMPLE: DD/MM/YYYY: 31/03/2011
7. **ADDRESS:** WRITE THE NUMBER OF THE HOUSE, AND THEN THE NAME OF THE STREET. (e.g., 12 MILKY WAY). IF YOU ARE LIVING IN THE PARISH OF ST. ANDREW, PLEASE ALSO INDICATE THE AREA IN WHICH YOU LIVE (e.g., KINGSTON 10).
8. **OCCUPATION:** PLEASE GIVE YOUR PRECISE OCCUPATION (e.g., POLICE INSPECTOR, TEACHER, CASHIER) IF YOU HAVE MORE THAN ONE OCCUPATION, PLEASE STATE THEM.

GENERAL INFORMATION**• CONTRIBUTOR STATUS:**

- YOU MUST BE A CURRENT CONTRIBUTOR.

CONTRIBUTOR MEANS ANY EMPLOYED PERSON, SELF-EMPLOYED PERSON, VOLUNTARY CONTRIBUTOR OR DOMESTIC WORKER AND EVERY EMPLOYER WHO IS REQUIRED TO MAKE CONTRIBUTIONS.

EMPLOYED MEANS A PERSON OVER THE AGE OF 18 AND UNDER RETIREMENT AGE, GAINFULLY OCCUPIED IN EMPLOYMENT AND NOT EARNING LESS THAN MINIMUM WAGE.

SELF-EMPLOYED MEANS A PERSON WHO IS GAINFULLY OCCUPIED IN JAMAICA WHO, IN RELATION TO THAT OCCUPATION, IS NOT AN EMPLOYED PERSON.

• GROSS INCOME

THE TOTAL AMOUNT THAT YOU EARN BEFORE TAX IS DEDUCTED (THIS SUM MUST INCLUDE SALARY, ALLOWANCES, AND COMMISSIONS).



Housing Loan Application

SECTION A

PERSONAL PARTICULARS

1. ARE YOU CURRENTLY CONTRIBUTING TO THE NHT?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
2. NATIONAL INSURANCE NUMBER (NIS)		3. TAXPAYER REGISTRATION NUMBER (TRN)	
5. SURNAME		6. FIRST NAME	
8. HAVE YOU HAD A NAME CHANGE BY MARRIAGE OR DEED POLL?		9. IF YES, STATE PREVIOUS NAME(S)	
<input type="checkbox"/> YES		<input type="checkbox"/> NO	
11. MARITAL STATUS		<input type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> DIVORCED <input type="checkbox"/> OTHER _____	

4. GENDER
 MALE FEMALE

7. MIDDLE NAME(S)

10. DATE OF BIRTH

DAY MONTH YEAR

SECTION B

PARTICULARS OF RESIDENCE AND OWNERSHIP

1. ARE YOU THE REGISTERED OWNER OF ANY RESIDENTIAL PROPERTY?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
1(a) IF YES, WHAT TYPE OF RESIDENTIAL PROPERTY IS IT? <input type="checkbox"/> HOUSE LOT <input type="checkbox"/> HOUSE			
1(b) WHAT IS THE VOLUME, FOLIO NUMBER AND ADDRESS?			
VOLUME NUMBER: _____		ADDRESS: _____	
FOLIO NUMBER: _____		_____	
2. THE HOUSE THAT YOU LIVE IN: <input type="checkbox"/> DO YOU LEASE/RENT IT? <input type="checkbox"/> DO YOU OWN IT? <input type="checkbox"/> DO YOU LIVE RENT FREE?		<input type="checkbox"/> IS IT OWNED BY SPOUSE/COMMON LAW PARTNER?	
3. PLEASE TELL US WHERE YOU LIVE, NO./STREET _____		5. WHAT IS THE ADDRESS WHERE YOU LIVED PREVIOUSLY? NO./STREET _____	
DISTRICT/AREA _____		DISTRICT/AREA _____	
PARISH _____		PARISH _____	
4. HOW LONG HAVE YOU BEEN LIVING AT THIS ADDRESS? _____ (YRS/MTHS)		6. HOW LONG DID YOU LIVE AT THIS ADDRESS? _____ (YRS/MTHS)	
		7. WHAT IS THE NAME OF THE OWNER OF THE HOUSE WHERE YOU PREVIOUSLY LIVED? _____	

SECTION C

CONTACT INFORMATION

1. YOUR EMAIL ADDRESS	4. WHERE DO YOU RECEIVE LETTERS?
NO./STREET _____	NO./STREET _____
DISTRICT/AREA _____	DISTRICT/AREA _____
PARISH _____	PARISH _____
2. TELEPHONE NUMBER (HOME) _____	TELEPHONE NUMBER _____
3. CELLULAR NUMBER _____	TELEPHONE NUMBER _____

SECTION D

PREVIOUS NHT APPLICATION

1. HAVE YOU EVER RECEIVED A LOAN FROM THE NHT? <input type="checkbox"/> YES <input type="checkbox"/> NO	2. HAVE YOU EVER TAKEN OVER A LOAN FROM SOMEONE WHO RECEIVED THE LOAN FROM THE NHT? <input type="checkbox"/> YES <input type="checkbox"/> NO
3. HAVE YOU EVER JOINED WITH OR CO-APPLIED WITH ANYONE WHO HAS OBTAINED A LOAN FROM THE NHT? <input type="checkbox"/> YES <input type="checkbox"/> NO	4. HAVE YOU EVER GUARANTEED A LOAN AT THE NHT? <input type="checkbox"/> YES <input type="checkbox"/> NO
5. IF YES TO 1 or 3, IS YOUR NAME ON THE TITLE OF THE PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	6. IF YES TO 2 or 3, STATE NAME(S) OF PERSON(S) AND N.I.S. NUMBER(S) NAME _____ NIS NUMBER _____
7. IF YES TO 1, 2 or 3, WHAT WAS THE PURPOSE OF THE LOAN? _____	NAME _____ NIS NUMBER _____

SECTION E

LOAN TYPE

1. WHAT DO YOU PLAN TO DO WITH THE LOAN?			
TO BUY <input type="checkbox"/> HOUSE <input type="checkbox"/> LAND	TO BUILD <input type="checkbox"/> ON OWN LAND <input type="checkbox"/> ON ANOTHER OWNER'S LAND	TO IMPROVE <input type="checkbox"/> STUDIO UNIT/ ONE BEDROOM <input type="checkbox"/> HOUSE	OTHER PURPOSES <input type="checkbox"/> SOLAR WATER HEATER <input type="checkbox"/> SOLAR PANEL <input type="checkbox"/> OTHER _____
Please state _____			

SECTION F**PRESENT EMPLOYMENT**1. WHICH TYPE OF NHT CONTRIBUTOR ARE YOU? EMPLOYED SELF-EMPLOYED BOTH VOLUNTARY

2. WHAT IS YOUR MAIN OCCUPATION? _____ (IF YOU ARE SELF-EMPLOYED ONLY, GO TO SECTION G)

3. PROVIDE DETAILS OF YOUR PRESENT EMPLOYMENT.

NAME OF EMPLOYER/COMPANY _____

WORKPLACE LOCATION _____

STREET _____

DISTRICT/AREA _____

PARISH _____ TELEPHONE NUMBER(S) _____

4. HOW LONG HAVE YOU BEEN WORKING WITH THIS COMPANY? FROM

MONTH	

 TO PRESENT

YEAR		

5. WHAT IS YOUR GROSS INCOME (i.e., BEFORE TAX)? \$ _____ WEEKLY FORTNIGHTLY MONTHLY6. DO YOU HAVE ANY OTHER SOURCE OF INCOME? YES NO

6(a) IF YES, STATE THE AMOUNT AND HOW FREQUENTLY YOU RECEIVE THIS AMOUNT?

6(b) DO YOU PAY NHT CONTRIBUTION ON THIS INCOME?

\$ _____ WEEKLY FORTNIGHTLY MONTHLY YES NO**SECTION G****SELF EMPLOYMENT**
(FOR SELF-EMPLOYED PERSONS ONLY)1. WHAT IS YOUR INCOME AFTER BUSINESS EXPENSES? \$ _____ WEEKLY FORTNIGHTLY MONTHLY2. DO YOU PAY NHT CONTRIBUTIONS ON THIS INCOME? YES NO3. PERIOD OF CONTRIBUTION: FROM:

MONTH	

 TO:

MONTH		

YEAR		

YEAR		

SECTION H**PREVIOUS EMPLOYMENT**

NAME OF EMPLOYER(S)	PERIOD WORKED (MM/YYYY)	
(i)	FROM	TO
(ii)	FROM	TO
(iii)	FROM	TO
(iv)	FROM	TO

SECTION I**MONTHLY INCOME AND EXPENSES**

MONTHLY INCOME		MONTHLY EXPENSES	
(A) INCOME BEFORE DEDUCTIONS	\$	(A) RENT/LEASE/MORTGAGE	\$
(B) TOTAL DEDUCTIONS (Taxes, NIS, etc.)	\$	(B) BANK OR CREDIT UNION LOAN PAYMENTS	\$
(C) INCOME AFTER DEDUCTIONS (i.e. A minus B)	\$	(C) CREDIT CARD PAYMENTS	\$
(D) ADDITIONAL INCOME (MONTHLY)	\$	(D) FOOD/HOUSEHOLD EXPENSES (include ELECTRICITY, WATER, ETC.)	\$
		(E) TRANSPORTATION (MOTOR VEHICLE/GAS/TAXI/BUS)	\$
		(F) COMPULSORY SAVINGS	\$
		(G) LOANS	\$
		(H) OTHER LIVING EXPENSES (include SCHOOL FEES, ETC.)	\$
TOTAL MONTHLY INCOME (i.e. C plus D above)	\$	TOTAL MONTHLY EXPENSES	\$

SECTION J**TYPE OF COLLATERAL TO BE USED TO SECURE THE LOAN**

1. WHAT WILL YOU BE USING TO SECURE THE LOAN?

REGISTERED TITLE VOLUME# FOLIO #
 COMMON LAW TITLE

PURCHASE RECEIPT
& DIAGRAM

BANK GUARANTEE

NHT CONTRIBUTIONS

LETTER OF UNDERTAKING

2. IS THERE ANY OUTSTANDING AMOUNT OWING ON THE PROPERTY? YES NO

2(a) IF YES, STATE THE NAME OF THE MORTGAGE INSTITUTION _____

3. IS THE PROPERTY OWNED OR TO BE OWNED BY MORE THAN ONE PERSON? YES NO

4. STATE THE NAME, ADDRESS, TRN, OCCUPATION AND TELEPHONE NUMBERS OF EACH PERSON WHO OWNS OR WILL OWN THE PROPERTY

4(i). _____
OF _____
TELEPHONE NUMBER (HOME) _____
4(ii). _____
OF _____
TELEPHONE NUMBER (HOME) _____
4(iii). _____
OF _____
TELEPHONE NUMBER (HOME) _____

FULL NAME OF REGISTERED OWNER OF TITLE

ADDRESS

TAXPAYER REGISTRATION NUMBER
(TRN)

OCCUPATION

CELLULAR NUMBER

TAXPAYER REGISTRATION NUMBER
(TRN)

OCCUPATION

CELLULAR NUMBER

TAXPAYER REGISTRATION NUMBER
(TRN)

OCCUPATION

CELLULAR NUMBER

SECTION K**CONSTRUCTION INFORMATION**

(COMPLETE THIS SECTION IF YOU ARE PLANNING TO BUILD)

1. HAS YOUR PLAN BEEN SUBMITTED FOR APPROVAL? YES NO2. IS THERE A ROAD LEADING TO THE LAND? YES NO**SECTION L****REQUEST FOR ASSISTANCE WITH OTHER COSTS**ARE YOU REQUESTING ASSISTANCE WITH: (1) DEPOSIT BALANCE ON PURCHASE PRICE: YES NO (2) LEGAL FEES YES NO**SECTION M****NEXT OF KIN AND CONTACT PERSONS**1. PLEASE STATE THE INFORMATION FOR YOUR NEXT OF KIN _____
NAME _____
TELEPHONE NUMBER _____

HOME ADDRESS

WORKPLACE ADDRESS & TELEPHONE NUMBER

2. PLEASE STATE THE INFORMATION FOR TWO OTHER PERSONS WHO THE NHT MAY CONTACT ON YOUR BEHALF:

2(a) _____
NAME _____
TELEPHONE NUMBER _____

HOME ADDRESS

WORKPLACE ADDRESS & TELEPHONE NUMBER

2(b) _____
NAME _____
TELEPHONE NUMBER _____

HOME ADDRESS

WORKPLACE ADDRESS & TELEPHONE NUMBER

SECTION N**USE OF POWER OF ATTORNEY**1. ARE YOU USING A POWER OF ATTORNEY? YES NO**SECTION O** **DECLARATION**

UNDER SECTION 37 OF THE NATIONAL HOUSING TRUST ACT (1979), ANY PERSON WHO OBTAINS A LOAN BY MEANS OF FALSE REPRESENTATIONS OR WILFULLY APPLIES ANY LOAN MADE TO HIM/HER TO ANY PURPOSE OTHER THAN THE PURPOSE FOR WHICH THE LOAN WAS MADE, SHALL BE GUILTY OF AN OFFENCE AND SHALL BE LIABLE, ON SUMMARY CONVICTION IN A RESIDENT MAGISTRATES COURT. IN ADDITION, SUCH PERSON(S) SHALL FORFEIT ANY NHT BENEFIT RECEIVED.

I DECLARE THAT THE INFORMATION ENTERED ON THIS FORM IS TRUE.

SIGNATURE OF APPLICANT

DATE (DD/MM/YYYY)