



### HOW DID YOU LEARN OF OUR MORTGAGES/LOANS?

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Newspaper/Magazine advert | <input type="text" value="(please state name)"/> | <input type="checkbox"/> Referral  |
| <input type="checkbox"/> Event                     | <input type="text" value="(please state name)"/> | <input type="checkbox"/> Other <input type="text" value="(please specify)"/> |

### GENERAL REQUIREMENTS FOR PERSONAL MORTGAGE APPLICATIONS

1. Completed Personal Mortgage Application including Statement of Affairs/Financial Statement.
2. Verification of employment letter and net income.  
*Note: For non-residents, we also require two years Tax Returns together with a recent credit bureau report—preferably from Equifax.*
3. A photocopy of a current Work Permit (if applicable for residents).
4. If you own your own company or a controlling interest in a company, we require the company's financial statements for the past two years.  
*Note: For Non-Caymanian companies, we also require two years tax returns for the company.*
5. Copy of signed offer to purchase indicating purchase price, closing date, and whether total costs include stamp duty, legal, application or other fees.
6. Verification of source of down payment and closing costs – i.e. bank and/or investment statement showing funds available.
7. For construction mortgages we require the following:
  - A contractor's estimate
  - A copy of the Cayman Islands Government approved Building Permit (Red Card)
  - A copy of the approved house plan
8. A current valuation/appraisal of the property to be purchased by one of Cayman National's approved valuers as follows:
  - BCQS Limited
  - JEC Property Management
  - DDL Quality Surveyors
  - Andrews Key Ltd Property Consultants
  - Bould Consulting Ltd
  - Kozaily Designs Limited
  - Charterland Limited Chartered Surveyors Property Consultants
  - Moses Kirkconnell/Kirkconnell Investment & Development Co. Ltd.
  - Mark Knowlton
  - Blue Point Consultants
9. Life insurance on the life of each borrower for at least the amount of the mortgage, with policy assigned to and held by Cayman National Bank.
10. Fire and Hurricane insurance, if not covered under the strata/homeowners association.
11. A commitment fee of 1% of the amount being borrowed, payable upon acceptance of the Letter of Offer.



## NEW CUSTOMERS

**12. Photo Identification:**

A passport, national identity card or other government-issued identification, such as a Driver's License, which includes a photograph, signature and your date of birth, (If you are a Cayman Islands citizen or Status Holder, you may substitute a Driver's License).

**13. One of the following forms of address confirmation:**

- A Driver's License, which indicates your residential address, if it has not already been used for identity confirmation, or
- A recent (i.e. within 3 months) original and complete utility bill which indicates your residential address (and not P.O. Box number)
- A recent (i.e. within 3 months) original and complete major credit card statement (Amex, Visa, MasterCard or Diners Club) which indicates your residential address (and not P.O. Box number)
- A bank reference that lists the residential address (and not P.O. Box number) of the applicant.
- An original bank/professional reference addressed to:

*NOTE: For accounts opened in Little Cayman or Cayman Brac, mail to:*

|                       |                      |
|-----------------------|----------------------|
| The Manager           | The Manager          |
| Cayman National Bank  | Cayman National Bank |
| P.O. Box 1097         | P.O. Box 88          |
| Grand Cayman KY1-1102 | Cayman Brac KY2-2001 |
| CAYMAN ISLANDS        | CAYMAN ISLANDS       |

*The reference must include:*

- Length of banking/ professional relationship (should be a minimum of three years)
- The average balance for the past year if from a bank
- The manner in which the account/relationship has been conducted

In the event the relationship is for less than three years, then

- Provide a second reference (relationship should be of at least two years) or,
- A professional or character reference

Faxed references must state that the original will be mailed to Cayman National Bank.

**14. If you are a non – resident, you will need to add the following documents to those indicated above.**

- A second form of identification, both forms of identification you provide must be notarized by a notary public, or certified by a bank, accountant, lawyer or member of the judiciary or senior civil servant. If certified, we request that the certifier signs the copy of the document, prints his/her name clearly underneath, includes his/her position or capacity together with a contact address and telephone number

*A second form of address confirmation. One of the following:*

- A Driver's License, if it has not already been used for identity confirmation (see above) that indicates your residential address (not a P.O. Box number);
- A recent (i.e. within 3 months) original and complete utility bill recent (i.e. within 3 months) original and complete major credit card statement (Amex, Visa, MasterCard or Diners Club) which indicates your residential address (and not P.O. Box number)
- A bank reference that lists the residential address (not the P.O. Box number) of the applicant.

Both confirmations of address must be either originals or be notarized by a notary public, or certified by a bank, accountant, lawyer or member of the judiciary or senior civil servant. If certified, the certifier should sign the copy document, printing his/her name clearly underneath, and clearly indicate his/her position or capacity on it together with a contact address and telephone number.



## CUSTOMER INFORMATION

|   |                                 |                                  |                                   |   |                               |  |   |
|---|---------------------------------|----------------------------------|-----------------------------------|---|-------------------------------|--|---|
| Dr. <input type="checkbox"/>            | Mr. <input type="checkbox"/>    | Mrs. <input type="checkbox"/>    | Ms. <input type="checkbox"/>      | Surname                                   |                               | First Name                             |   |
| Middle Initial                          |                                 | Alias (if any)                   |                                   |   |                               | Maiden Name (if applicable)            |   |
| Date of Birth dd / mm / yyyy            |                                 | ID Provided                      | Passport <input type="checkbox"/> | Driver's License <input type="checkbox"/> | ID Number                     |  |   |
| ID Issue Date dd / mm / yyyy            |                                 | Expiry Date dd / mm / yyyy       |                                   | Nationality                               |                               | Work Permit Expiry Date dd / mm / yyyy |   |
| Mailing Address                         |                                 |                                  |                                   |   |                               |  |   |
| Physical Address                        |                                 |                                  |                                   |   |                               | Years at Address                       |   |
| Rent <input type="checkbox"/>           | Own <input type="checkbox"/>    | Mortgaged to                     |                                   |   |                               |  | Balance Owning \$                       |
| Previous Address (If Less Than 3 Years) |                                 |                                  |                                   |   |                               |  |   |
| Home Phone                              |                                 |                                  | Work Phone                        |   |                               | Cell Phone                             |   |
| Fax Number                              |                                 |                                  | Email                             |   |                               |  |   |
| Marital Status                          | Single <input type="checkbox"/> | Married <input type="checkbox"/> | Divorced <input type="checkbox"/> | Widowed <input type="checkbox"/>          | Spouse's Name (if applicable) |  | Number of Dependents (including spouse) |

## CUSTOMER'S EMPLOYMENT INFORMATION

|   |  |                   |                   |
|---|--|-------------------|-------------------|
| Self-Employed* <input type="checkbox"/>                       | Not Self-Employed <input type="checkbox"/> | Employer/Business |                   |
| Employer's/ Business Address                                  |  |                   |                   |
| Applicant's Job Title   |  |                   | Length of Service |
| Phone Number  |  | Fax Number        | Email             |
| Previous Employer (If Less Than 3 Years)                      |  |                   | Length of Service |
| * If self-employed, fill in the fields for your own business. |  |                   |                   |

## CO-APPLICANT/SPOUSE'S INFORMATION (If Applicable)

|  |                              |                               |                                   |   |           |  |  |
|--|------------------------------|-------------------------------|-----------------------------------|---|-----------|--|--|
| Dr. <input type="checkbox"/>             | Mr. <input type="checkbox"/> | Mrs. <input type="checkbox"/> | Ms. <input type="checkbox"/>      | Surname                                   |           | First Name                             |  |
| Middle Initial                           |                              | Alias (if any)                |                                   |   |           | Maiden Name (if applicable)            |  |
| Date of Birth dd / mm / yyyy             |                              | ID Provided                   | Passport <input type="checkbox"/> | Driver's License <input type="checkbox"/> | ID Number |  |  |
| ID Issue Date dd / mm / yyyy             |                              | Expiry Date dd / mm / yyyy    |                                   | Nationality                               |           | Work Permit Expiry Date dd / mm / yyyy |  |
| Mailing Address                          |                              |                               |                                   |   |           |  |  |
| Home Phone                               |                              |                               | Work Phone                        |   |           | Cell Phone                             |  |
| Fax Number                               |                              |                               | Email                             |   |           |  |  |
| Employer                                 |                              |                               |                                   |   |           | Length of Service                      |  |
| Position Held                            |                              |                               |                                   |   |           |  |  |
| Previous Employer (If Less Than 3 Years) |                              |                               |                                   |   |           | Length of Service                      |  |



## Personal Mortgage Application

## BANKING INFORMATION

|   |                      |                                     |                      |                                   |                      |   |                      |   |                      |                                     |                      |                                      |                      |                                     |                      |
|---|----------------------|-------------------------------------|----------------------|-----------------------------------|----------------------|---|----------------------|---|----------------------|-------------------------------------|----------------------|--------------------------------------|----------------------|-------------------------------------|----------------------|
| Name of Primary Banker  |                      |                                     |                      |                                   |                      |   |                      |   |                      |                                     |                      |                                      |                      |                                     |                      |
| Accounts Held With Primary Banker                                     |                      |                                     |                      | Chequing <input type="checkbox"/> |                      | Savings <input type="checkbox"/>          |                      | Term Deposit <input type="checkbox"/>           |                      | Loan <input type="checkbox"/>       |                      | Credit Card <input type="checkbox"/> |                      | Number of Years With Primary Banker |                      |
| If accounts are held with Cayman National Bank, List Account Numbers: |                      |                                     |                      |                                   |                      |   |                      |   |                      |                                     |                      |                                      |                      |                                     |                      |
| <input type="text"/>  | <input type="text"/> | <input type="text"/>                | <input type="text"/> | <input type="text"/>              | <input type="text"/> | <input type="text"/>                      | <input type="text"/> | <input type="text"/>                            | <input type="text"/> | <input type="text"/>                | <input type="text"/> | <input type="text"/>                 | <input type="text"/> | <input type="text"/>                | <input type="text"/> |
| <input type="text"/>  | <input type="text"/> | <input type="text"/>                | <input type="text"/> | <input type="text"/>              | <input type="text"/> | <input type="text"/>                      | <input type="text"/> | <input type="text"/>                            | <input type="text"/> | <input type="text"/>                | <input type="text"/> | <input type="text"/>                 | <input type="text"/> | <input type="text"/>                | <input type="text"/> |
| Do you have any other business with Cayman National Corporation?      |                      |                                     |                      |                                   |                      |   |                      | Trust <input type="checkbox"/>                  |                      | Securities <input type="checkbox"/> |                      |                                      |                      |                                     |                      |
| Does your employer pay salary directly to the bank?                   |                      |                                     |                      |                                   |                      | Yes <input type="checkbox"/>              |                      | No <input type="checkbox"/>                     |                      | Frequency of Payments               |                      |                                      |                      |                                     |                      |
| Have you had a loan with any bank before?                             |                      |                                     |                      |                                   |                      | Yes <input type="checkbox"/>              |                      | No <input type="checkbox"/>                     |                      | Details                             |                      |                                      |                      |                                     |                      |
| Credit Cards  |                      | MasterCard <input type="checkbox"/> |                      | Visa <input type="checkbox"/>     |                      | American Express <input type="checkbox"/> |                      | Other <input type="checkbox"/> (please specify) |                      |                                     |                      |                                      |                      |                                     |                      |

## MORTGAGE DETAILS

|                              |                              |                       |                            |                   |
|------------------------------|------------------------------|-----------------------|----------------------------|-------------------|
| Purpose of Loan              |                              |                       |                            |                   |
| USD <input type="checkbox"/> | KYD <input type="checkbox"/> | Amount Applied For \$ | Borrower's Contribution \$ | Purchase Price \$ |
| Security Offered             |                              |                       |                            | Security Value \$ |

## PERSONAL REFERENCES

| NAME | ADDRESS | TELEPHONE NUMBER |
|------|---------|------------------|
|      |         |                  |
|      |         |                  |
|      |         |                  |



## STATEMENT OF AFFAIRS

(please check) USD ☐ KYD ☐

| MONTHLY INCOME              | (RECEIPTS)                 | MONTHLY EXPENDITURE           | (PAYMENTS) | FOR BANK USE ONLY |
|-----------------------------|----------------------------|-------------------------------|------------|-------------------|
| Applicant's Income          | \$                         | Rent/Mortgage Payments        | \$         |                   |
| Co-Applicant's Income       | \$                         | Other Loan Payments           | \$         |                   |
| Overtime Payments           | \$                         | Credit Union Payments         | \$         |                   |
| Bonus, Commissions, etc.    | \$                         | Credit Card Payments          | \$         |                   |
| Pensions, Annuities         | \$                         | Insurance, Medical, Pension   | \$         |                   |
| Rental Income               | \$                         | Education, Childcare, etc.    | \$         |                   |
| Investments (Dividends)     | \$                         | Food                          | \$         |                   |
| Other (Details)             | \$                         | Utilities                     | \$         |                   |
|                             | \$                         | Vehicle Expense               | \$         |                   |
|                             | \$                         | Entertainment, Clothing       | \$         |                   |
|                             | \$                         | Other (Helper, Tithes, etc.)  | \$         |                   |
|                             | \$                         | Strata, Monthly Insurance     | \$         |                   |
| <b>Total Monthly Income</b> | \$                         | <b>Total Monthly Expenses</b> | \$         | <b>Total \$</b>   |
| <b>Disposable Income</b>    | <b>Income - Expenses =</b> | \$                            |            |                   |

## ASSETS (PROPERTY OR VALUE OWNED)

## LIABILITIES (AMOUNTS OWED)

|                                |                               |                                 |    |
|--------------------------------|-------------------------------|---------------------------------|----|
| Bank Balances (C/A + S/A + TD) | \$                            | Loans Outstanding               | \$ |
| Securities (List Below)        | \$                            | Mortgages Outstanding           | \$ |
| Motor Vehicles (List Below)    | \$                            | Overdrafts                      | \$ |
| Real Estate (List Below)       | \$                            | Creditors                       | \$ |
| Household Effects              | \$                            | Credit Card Balance Outstanding | \$ |
| Debtors                        | \$                            | Guarantees                      | \$ |
| Investments                    | \$                            | Other Debts                     | \$ |
| Other Assets                   | \$                            |                                 | \$ |
| <b>Total Assets</b>            | \$                            | <b>Total Liabilities</b>        | \$ |
| <b>Estimated Net Worth</b>     | <b>Assets - Liabilities =</b> | \$                              |    |

## DETAILS OF FINANCIAL INFORMATION

Have you ever applied for Bankruptcy? Yes ☐ No ☐ If yes, when?

**PROPERTY HELD**

 (please check) USD ☐ KYD ☐

| DESCRIPTION & REGISTRATION # | ADDRESS | MARKET VALUE | AMOUNT INSURED | MORTGAGED TO | BALANCE OWED |
|------------------------------|---------|--------------|----------------|--------------|--------------|
|                              |         | \$           | \$             |              | \$           |
|                              |         | \$           | \$             |              | \$           |
|                              |         | \$           | \$             |              | \$           |

**CARS & MACHINERY HELD**

 (please check) USD ☐ KYD ☐

| YEAR | MAKE & MODEL | CURRENT VALUE |
|------|--------------|---------------|
|      |              | \$            |
|      |              | \$            |
|      |              | \$            |

**INVESTMENTS HELD**

 (please check) USD ☐ KYD ☐

| NUMBER OF SHARES | DESCRIPTION | MARKET VALUE |
|------------------|-------------|--------------|
|                  |             | \$           |
|                  |             | \$           |
|                  |             | \$           |

**BACKGROUND INFORMATION**

|   |                              |                             |      |                |
|---|------------------------------|-----------------------------|------|----------------|
| Have you or your co-applicant(s) ever been arrested, charged or convicted of any criminal offences? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | Date | dd / mm / yyyy |
| Nature of Offense   |                              |                             |      |                |
| Verdict & Sentence (if any)   |                              |                             |      |                |

**AGREEMENT**

As a condition of this application, and as an on-going condition if any loan is granted, Cayman National Bank (Hereinafter "Cayman National") may at any time obtain information about me/us from any credit bureau, any other financial institution, or any other person in connection with any of my/our business with Cayman National. Similarly, Cayman National may disclose information about my/our credit history with Cayman National to any credit bureau, any financial institution, or to any person whom I have or propose to have financial business, and may disclose such information to any other person if Cayman National believes that it is lawfully required to do so. A misrepresentation of information or omission of outstanding liabilities can result in this application being declined.

I hereby confirm that the information in this application is true and correct to the best of my knowledge.

|                          |      |                |
|--------------------------|------|----------------|
| Applicant's Signature    | Date | dd / mm / yyyy |
| Co-Applicant's Signature | Date | dd / mm / yyyy |

**BANK USE ONLY**

|                                   |                                   |                               |                              |           |                     |  |
|-----------------------------------|-----------------------------------|-------------------------------|------------------------------|-----------|---------------------|--|
| Date of Application               | Mr. <input type="checkbox"/>      | Mrs. <input type="checkbox"/> | Ms. <input type="checkbox"/> | Surname   | Other Names         |  |
| Co-Applicants Name                |                                   |                               |                              |           | Credit Checks Dated |  |
| Bank                              |                                   |                               |                              |           |                     |  |
| Loan/Credit Card                  |                                   |                               |                              |           |                     |  |
| Purpose                           |                                   |                               |                              |           |                     |  |
| Original Amount                   |                                   |                               |                              |           |                     |  |
| Balance                           |                                   |                               |                              |           |                     |  |
| Date Opened                       |                                   |                               |                              |           |                     |  |
| Expiration Date                   |                                   |                               |                              |           |                     |  |
| Payments Amount                   |                                   |                               |                              |           |                     |  |
| Security Held                     |                                   |                               |                              |           |                     |  |
|                                   |                                   |                               |                              |           |                     |  |
| History                           |                                   |                               |                              |           |                     |  |
| Amount                            |                                   |                               |                              | Repayment |                     |  |
| Rate                              |                                   |                               |                              | D/S       | L/V                 |  |
| Security Proposed                 |                                   |                               |                              |           |                     |  |
|                                   |                                   |                               |                              |           |                     |  |
| Comments                          |                                   |                               |                              |           |                     |  |
|                                   |                                   |                               |                              |           |                     |  |
| Recommended By                    |                                   |                               |                              |           |                     |  |
| Approved <input type="checkbox"/> | Declined <input type="checkbox"/> | Approved/Declined By          |                              |           |                     |  |