



International Mortgage Center
9 Helene Hamalka Street
Jerusalem
Tel : 972-2-6755944 / 972-523-832379
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MORTGAGE LOAN APPLICATION – SINGLE OR JOINT

Please ensure:

You answer all the questions

Applicant Details:

Full Name of Applicant(s):

Include names of the proposed registered owners

	<u>Title (i.e. Mr/Mrs etc.)</u>	<u>Forename</u>	<u>Surname</u>
1.			
2.			

Current Correspondence Address:

Tel No. Home		Tel No. Work:	
e-mail:			
How much do you want to borrow?		Include currency, i.e. £/US\$/EURO	
Period in years:		Maximum 20 years	

Details of property being purchased

Full address of the property:	

Delete as appropriate*

Will this property be your main residence?	Yes/No*
Will this property be empty for more than 30 days in a row?	Yes/No*
Will any all/part of the property be let?	Yes/No*
Is the property to be used for any professional or business use?	Yes/No*
Do you intend to carry out any renovations or alterations	Yes/No*

Description:

Flat in building/House* Number of rooms Not including kitchen/bathroom/ toilet or balcony

Area

Gross sq. Mtrs

New construction/Existing building*

Purchase price:

Details of vendor:

Name:

Address:

Registration:

Land Registry (Tabu)/Israel Land Authority/Housing Company/Other*
If new detail block/parcel/sub parcel numbers etc.

Borrowers Details:

	<u>First Borrower</u>	<u>Second Borrower</u>
Name:	<hr/>	<hr/>
Citizenship:	<hr/>	<hr/>
Age and Date of Birth:	<hr/>	<hr/>
Passport No:	<hr/>	<hr/>
ID Card No: <u>(Teudot Zehut if applicable)</u>	<hr/>	<hr/>
Years at present address: <i>If less than two years give details of previous address</i>	<hr/>	<hr/>
Owner/Tenant/Other:	<hr/>	<hr/>
Married/Single/Divorced:	<hr/>	<hr/>
No. of dependants:	<hr/>	<hr/>
Occupation:	<hr/>	<hr/>
Name and address of employer:	<hr/>	<hr/>
	<hr/>	<hr/>
Title:	<hr/>	<hr/>
Type of business:	<hr/>	<hr/>
How long at this employer:	<hr/>	<hr/>

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Name and address of
Representative in Israel:

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First Borrower

Second Borrower

Income

(please quote all details in dollars)

Monthly gross salary: \$

Other income as follows:

*(if self employed we shall require
copies of accounts)*

Savings accounts:

Other assets owned:

Liabilities

Details of loans / mortgages

Delete as appropriate*

Are you in arrears for any loan?

Yes/No

Have you ever been declared bankrupt?

Yes/No

Has any financial institution taken action to recover any
debt granted to you including repossession proceedings?

Yes/No

Have you ever been sued for recovery of a debt?

Yes/No

If the answer to any of the above is yes please provide full details on a separate sheet

Breakdown of finance required:

Purchase price

\$

Costs

\$

Total

\$ _____

TOTAL

\$

Other Details:

Declaration and undertaking of applicants:

Each of the undersigned hereby declares that the information herein is accurate. The undersigned Bank to obtain verification from any source as considered necessary by the Bank.

Date: _____

Please be advised that:-

- 1) To prevent or detect fraud, or to assist in verifying your identity, we may make searches of Group records and at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We, members of the Group, and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing claims assessment and verifying identity.
- 2) By stating a **financial association** with another party, you are also declaring that you are entitled to:
 - Disclose information about your joint applicant and/or anyone else referred to by you
 - Authorise us to search, link and/or record information at credit reference agencies about you and/or anyone else referred to by you.
- 3) Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any “associated” records.
- 4) Information held about you by the Credit Reference Agencies may be linked to records relating to your partner. For the purposes of this application you and your partner are financially independent and you request that your application be assessed without reference to any “associated” records, although you recognise that this may adversely affect the outcome of your application. You believe that there is no information relating to your partner that is likely to affect our willingness to offer financial services to you. You authorise us to check the validity of this declaration

with credit reference agencies and if we discover any associated records, which would affect the accuracy of this declaration we may decide not to proceed with the application on this basis.

After your e-mail application has been reviewed, we will require the following documents to process your application:

1. Your full Tax Return for the last two years.
2. Your credit report.
3. Proof of identity by original full valid passport & driver license;
4. Copies of your bank statements for the last three months;
5. Copy of current mortgage statement;
6. Your initials on each page.

A VALUATION WILL BE REQUIRED
AND YOU WILL BE REQUIRED TO COVER THE COST IN ADVANCE

WE WILL REQUIRE PROPERTY INSURANCE AND LIFE INSURANCE FOR EACH OF THE
BORROWERS TO BE ASSIGNED TO THE BANK

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