# Mortgage Loan

Mark is applying for Mortgage Loan in OX Bank, He is asking for 12000$ and he keeps his house as security for the loan, his house value is 25000$, his credit score is 940.

Mathew is applying for Mortgage Loan in OX Bank, He is asking for 23000$ and he keeps his shop as security for the loan, his shop’s value is about 30000$, His credit score is 420 only.

Henry is applying for the Mortgage Loan in OX Bank, He is asking for 14000$ and he keeps his shop as security for the loan, his shop’s value is about 30000$, but the fact is he already having mortgage loan in the OX Bank and he has kept the same shop as security for the existing loan. And the loan account number is 120901 he still need to pay 900$.

OX Bank has the following condition to approve the loan:

* The security value should be valued double the amount he is requesting for loan.
* Customer cannot have less than 600 Credit Score.
* Customer should not ask for more than 1 mortgage loan.
* Customer age should have maximum age of 60 and minimum of 24.
  + If the customer is married and his age is between 24 to 29, do not approve the loan.

### Use Case 1:

* Create a service to create loan.
  + Details required for loan are {Customer Details [Name, Mobile, Age, Gender, Marital Status, Credit Score], Loan Details [Loan Account Number, Security Address, Loan Status, Loan Amount, Approving manager id]}
  + Loan should not be approved while creating.
* OX Bank officer need to approve the loan.
  + Bank officer details {Id, Name, Level}
    - Level is {Manager, Accountant, Officer}
  + While approving the loan we need to check the conditions of OX bank as mentioned above.
* OX Bank manager can delete any loan application which is rejected.

### Use Case 2:

* Get the list of customer’s loan is pending for approval.
* Get the list of customers whose loan is rejected.
* Get the list of customers whose loan is approved.