



DATE : 4TH APRIL 2025
FROM : EQUITY CENTRE BRANCH
TO : CREDIT RISK
CLIENT : YVONNE ATIENO OLWANG & MARY ADHIAMBO KISUGE (CIF 54317888677 & 54317941903)
SUBJECT: REQUEST FOR VARIATION OF LETTER OF OFFER OF KSH 20M NOTING PROPERTY TITLE REPLACEMENT FROM PARENT TITLE NO; NAIROBI/BLOCK17/78 TO NEW UNIT NUMBER 13 TITLE NO; NAIROBI/BLOCK17/78/13

1. **BACKGROUND:**

YVONNE ATIENO OLWANG & MARY ADHIAMBO KISUGE

- ❖ Yvonne Atieno Olwang is daughter to Mary Adhiambo Kisuge.
- ❖ They are joint requesting for a joint mortgage loan for house purchase to be repaid jointly with their combined salaries.
- ❖ Yvonne Atieno Olwang is a Doctor currently employed by the Nairobi County since 1st April 2016 stationed at the Mbagathi hospital as the Assistant Director medical services in Paediatric surgery.
- ❖ Yvonne resides in King'ara estate in Nairobi Kenya.
- ❖ She earns a monthly gross pay Kes 328,420 and adjusted net pay Kes 219,946.
- ❖ She is currently 37 years old.
- ❖ Mary Adhiambo Kisuge is the mother to Yvonne Atieno Olwang.
- ❖ She is currently residing in Swanley in the United Kingdom.
- ❖ Mary is a Nurse employed by Evelina Childrens hospital for the last 20 years in Westminster London in United Kingdom.
- ❖ She earns a monthly total net salary net pay Gbp 5,417.
- ❖ Yvonne Atieno Olwang monthly mortgage loan payment will be Kes 140,000 while Mary Adhiambo Kisuge monthly mortgage loan payment will be Kes 131,609
- ❖ Mary Adhiambo Kisuge monthly remittance to her EBKL Kes account 0810186104159 is Kes 150,000 from her United Kingdom salary account 00993992 at Halifax bank.
- ❖ The clients are new borrowers with no existing loan facilities at EBKL.

2. **CURRENT REQUEST & JUSTIFICATION**

The Bank approved the client's request, as follows: REF NO EBKL/LN52832/081/LOS-PB-00000000353317-LOS

Facility Request	Amount (KSH)
Mortgage Loan Limit	20,000,000.00
Total Facilities (Ask)	20,000,000.00

The client is securing the above facility with unit 13 property Apartment No. A2-1 Block A Erected on TITLE NO; NAIROBI/BLOCK17/78/13 along Ole Dume Road Nairobi and has sought replacement from the earlier advised parent title property Apartment No. A2-1 Block A Erected on TITLE NO; NAIROBI/BLOCK17/78 as the borrower has now secured her unit 13 copy of the title.



3. BCC RECOMMENDATION

A variation letter issued to **YVONNE ATIENO OLWANG & MARY ADHIAMBO KISUGE** to support amendment of the letter of offer to capture title copy of unit 13 to property Apartment No. A2-1 Block A Erected on TITLE NO; NAIROBI/BLOCK17/78/13 along Ole Dume Road Nairobi and has sought replacement from the earlier advised parent title property Apartment No. A2-1 Block A Erected on TITLE NO; NAIROBI/BLOCK17/78.

PREPARED BY: LINCOLN NGILA, RELATIONSHIP MANAGER- HNI

SUPPORTED BY: LOYD MBERIA, RELATIONSHIP MANAGER- SME

SUPPORTED BY: ALLAN MWANGI, RELATIONSHIP MANAGER- CORPORATE

SUPPORTED BY: ANNVIOLET GIKUNO, RELATIONSHIP MANAGER- BUSINESS

Four handwritten signatures in blue ink are positioned to the right of the support statements. Each signature is written over a dotted line. The signatures are: 1. A small circular mark with a dot inside. 2. A large, stylized signature. 3. A signature that appears to be "Allan". 4. A signature that appears to be "Annviolet".