

APPLICATION FOR A MORTGAGE LOAN

BRANCH.....Tottenham Court, London
ESTATE AGENT.....Buy Sell Quick
VETTING OFFICER.....Daniel Poulney
DATE.....2024/01/02

SECTION 1 (Personal Details)

	BORROWER	CO-BORROWER
1. SURNAME/ COMPANY NAME	Runder	
TITLE (MR/ MRS/ REV etc.)	Mr	
2. FIRST NAMES (S).	Tim James	
3. DATE OF BIRTH	1991-02-24	
4. NATIONALITY	Irish	
5. I.D. NUMBER (S)	76543234	
6. ARE YOU A PERMANENT RESIDENT OF ZIMBABWE?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. TOTAL NUMBER OF PERSONS INCLUDING SPOUSE	1	
8. MARITAL STATUS	Single	
9. CURRENT RESIDENTIAL ADDRESS	101 High Rise Flats, London, United Kingdom	
10. POSTAL ADDRESS	CM1 421	
11. POSTAL ADDRESS (FUTURE) (If your address will change in the next few months)		
12. (i) TELEPHONE NUMBER (S)	Work: Home: +44 0011 1110000	Work: Home:
(ii) CELLPHONE NUMBER (S)
13. OCCUPATION/ LINE OF BUSINESS	Shop Assistant	
14. DIRECTORS (If Borrower Is A Company)		

	FULL NAMES	DATE OF BIRTH	I.D. NO	TELEPHONE
(i)
(ii)
(iii)
(iv)

N.B. Please attach certified copy of Certificates of Incorporation and Memorandum and Articles of Association.

SECTION 2 (Employment and financial details)

	BORROWER	CO- BORROWER
1. CURRENT EMPLOYER	Tesco	
From	2023/01/05	
To	Current	

2. GIVE DETAILS OF PREVIOUS EMPLOYERS IF CURRENT SERVICE IS LESS THAN THREE YEARS

- (i) Name M&S
From 2018/04/12
To 2023/01/01
(ii) Name
From
To

3. IF BORROWER IS MARRIED AND SPOUSE IS NOT CO- BORROWER

- (i) Full Name(s) of Spouse
(ii) Date of Birth
(iii) Occupation
(iv) Employer
(v) Telephone Number
(vi) Annual Gross Income

4. DETAILS OF POLICIES

- (i) The Society may require the cession of a life assurance policy, or participation in an approved mortgage protection scheme in connection with this loan.
(ii) Details of policies which you are prepared to cede to the Society;

	POLICY NUMBER	SUM ASSURED	ASSURANCE COMPANY
a)
b)
c)
d)

5. HAVE YOU (YOUR SPOUSE OR CO- BORROWER) EVER BEEN DECLARED INSOLVENT OR ASSIGNED YOUR ESTATE OR REACHED A COMPROMISE WITH YOUR CREDITORS? Yes ☐ No ☒

IF Yes, give details

.....
.....

If any part of this agreement is rehabilitated insolvent; please produce the certificate of rehabilitation.

6. GIVE PARTICULARS OF ANY CIVIL JUDGEMENT OR WRIT OF EXECUTION GIVEN WITHIN THE PAST FIVE YEARS AGAINST YOU

..... N/A
.....

7. GIVE DETAILS OF ANY OTHER FINANCIAL COMMITMENTS e.g. Hire Purchase, Banks Loans etc.

..... N/A
.....

8. BANKERS:

- (i) **BORROWER:** **NAME & BRANCH** **ACCOUNT NO**
(a) Peckham branch, London 987432356
(b)
(c)
(ii) **CO-BORROWER:** **NAME & BRANCH** **ACCOUNT NO**
(a)
(b)

(c)

9. DECLARATION OF INCOME

- (i) In support of your income declaration you should attach the following:
- Salary advice slip and/ or
 - Letter from employer confirming your salary.
- (ii) If you are a company or self- employed, you should attach copies of audited financial statements for the last two years in addition to completing this part.

(iii)	INCOME DETAILS	BORROWERS	CO- BORROWERS
		\$	\$
	Present Annual Salary	65,000	
	Annual Bonus	2,000	
	Other Income		
	TOTAL	67,000	

SECTION 3 (Loan details)

1. Purchase Price \$ 250,000
2. Cash deposit available from own resources \$ 25,000
3. Amount of loan required \$ 225,000
4. Repayment period required 32 Years
5. Purpose for which loan is required (purchase, building, property improvements etc)
- purchase for a resident property

SECTION 4 (Property details)

1. Exact location of the property to be mortgaged:
- Stand number and township
- Street Address 55 Big building st.,
- Town/ City Harare
2. (i) Nature of premises (private dwelling house, flats, shops, business premises, etc)
- private dwelling house
- (ii) Will you occupy the whole or part of the premises? whole premises
- (iii) If the property is let or to be let, give details of tenancies N/A
3. State if freehold or leasehold freehold
4. (i) Area of land 210sqm
- (ii) No of storeys 2
- (iii) Number and description of rooms 2 bedrooms, 1 living room
- (iv) Construction of walls (Bricks, Blocks, etc) bricks
- (v) Construction of roof (Tiles, Asbestos, IBR, Thatch) tiles
- (vi) Are roads made up and tarred Yes ☒ No ☐
5. Name and address of present owner Rory Ruddy, 22 Landmark road, Norwich, United Kingdom, N3 321
- Telephone Number 07827 7381837
6. In whose possessions are the title deeds? Rory Ruddy
7. Name of attorneys passing transfer Linda London
8. What other property do you own in Zimbabwe? N/A

SECTION 5 (Existing property details)

NOTE: *This section is to be completed if the premises are complete and ready for occupation.
In all other cases Section 6 should be completed.*

1. Has an Occupation Certificate been granted?
2. Is the property insured? Company
3. Do you intend to make any structural alterations or additions to the premises?
4. Services (i) Sewerage: Mains ☐ Septic Tank ☐
(ii) Water: Mains ☐ Borehole ☐
(iii) Electricity: Mains ☐ Other ☐
5. State how Society's Valuer may obtain access
(provide sketch diagram of property location)

SECTION 6 (Premises to be built or incomplete at time of application)

1. (a) Cost of Land \$..... (b) Fees: Architect \$.....
c) Construction price/ estimated \$..... (d) Quantity Surveyor \$.....
TOTAL (a+b+c+d) \$.....
2. Advance required on completion ☐ or as building progresses ☐
3. Are plans passed by local authority?
4. Name of Architect/Engineer
5. Name of Architect/ Engineer supervising construction
6. What stage, if any, has been reached in construction?
7. Name and address of registered Builder or Contractor

N.B. Please attach full quotations plus a copy of the Approved Plans.

SECTION 7 (Additional information)

1. (i) Do you have immediate cash resources for transfer fees, bond registration fees and Valuation fees? Yes ☐ No ☐
(ii) How Much? \$.....

2. DETAILS OF CURRENT INVESTMENTS WITH THE SOCIETY

	<u>TYPE OF INVESTMENT</u>	<u>AMOUNT</u>	<u>A/C NUMBER</u>
(a)
(b)
(c)

3. (i) DETAILS OF PERSONAL REFERENCES (excluding employers and Bankers)

	<u>NAME</u>	<u>POSITION</u>	<u>ADDRESS</u>	<u>TEL NO.</u>
(a)
(b)
(c)
(d)

4. *If this loan is being supported by a guarantee the guarantor should indicate his/her willingness to act by giving the following details: -*
- (a) Full Names
 - (b) Residential Address
 - (c) Postal Address
 - (d) I.D. Number
 - (e) Telephone
 - (f) Signature

SECTION 8 (Declaration)

- 1. I/We shall, within fourteen days from granting of this loan, place the Society in a position to proceed with the registration of a first/ additional mortgage bond over the property offered by me/ us as security by delivery of the necessary title deeds (which shall be subject to the approval of the Society’s attorneys, failing which, or for any other reason whatsoever, the Society shall be entitled to withdraw the loan).
- 2. I/We confirm it is clearly understood that the report on the property by the Society’s Valuer is confidential to the Society, is intended solely for the information of the directors in determining what loan, if any, may be made on the security and that no responsibility is implied or accepted by the Society for either the value or condition of the property by reason of such inspection and report.
- 3. I am/We are aware that the Society will insure the property in terms of the mortgage bond against such risk, for such amount and with such insurance company as the directors shall from time to time determine.
- 4. In the event of any loan being granted and accepted by me/ us, I/ We agree to be bound by the rules of the Society and undertake to sign all such documents as may be required to secure the Society and to pay all costs in connection therewith including costs of inspection.
- 5. I/We acknowledge liability for the administration fees and wasted costs incurred by the Society or its attorneys in the event of my/ our withdrawing from the loan granted.
- 6. It is understood that neither approval of the application, nor the making of a loan, nor the valuation of any property or building by the Society’s representative shall be construed as a warranty on the part of the Society as to the value of such property or building.
- 7. I/We have no knowledge of white ants, borers, beetles, dry rot, decay, latent or patent defects, etc, in any building on the properties concerned.
- 8. I/We declare the foregoing statements and particulars to be true and the same shall form the basis of any agreement for a loan (if any) made to me/ us by the Society.

DATE.....2025/02/12.....SIGNATURE(s)Tim James Runder.....

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