

TO SET UP YOUR MORTGAGE FILE

(To return with the documents required)

Name of Applicant(s)

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	Documents to submit	To get the information from?
Income and charges supporting	2 last P60 or <i>Avis d'Imposition</i> Last 3 months payslips If self employed, last 3 years accounts and Inland Revenue self assessment tax calculation documents (SA 302) 2 last supporting for other income 3 last bank statements for all accounts held Personal contribution supporting <i>In case of current loan :</i> Copy of the loan contract Copy of the statement of paying off	<i>your personal archives</i>
Construction	Certificate for land area property Construction contract If contract : nominative guarantee of delivery; building work descriptive Planning permission or registration receipt Descriptive and estimated quotation <i>Contract Construction</i> form	<i>Notary Project Manager or Builder Project Manager or Builder Maire or Project Manager To fill in with your advisor</i>
Purchase	Pre-sell agreement	<i>Notary</i>
Renovation	Title deed (or owner agreement) Estimate less than 6 months old Planning permission or registration receipt	<i>Notary Project Manager or Builder Maire or Project Manager</i>
Mortgage	Cadastre references Name and address of the Notaire	<i>Notary Notary</i>
S.C.I. (Non Trading Company)	K-bis from Chamber of Commerce Status of the Society Agreement to borrow from all the members	<i>Your personal archives</i>
Other documents	Copy of passport Copy of marriage certificate House insurance attestation	<i>Your personal archives</i>

Section 1 : Applicant Details / *Données relatives à l'emprunteur*

	First Applicant / <i>Emprunteur</i>	Second Applicant / <i>Co- emprunteur</i>																								
Title / <i>Titre</i>	Mr Mrs Miss <i>M. Mme Mlle</i>	Mr Mrs Miss <i>M. Mme Mlle</i>																								
Surname <i>Nom</i>																								
Maiden Name <i>Nom de jeune fille</i>																								
Forenames <i>Prénoms</i>																								
Present Address <i>Adresse actuelle</i>																								
Post Code / Country <i>Code Postal / Province</i>	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> </tr> </table>													<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> <td style="width:5%; border: 1px solid black;"> </td> </tr> </table>												
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Numb. of dependants <i>Nb personnes à charge</i> Ages Ages																								
Bank details / <i>Coordonnées bancaires</i>																										
Name of the Bank <i>Nom de la Banque</i>																								
Name of the branch <i>Nom de l'agence</i>																								
Telephone number																								
SWIFT Code																								
IBAN Number																								
How long as your account been at this bank ?yearsyears																								

Section 2 : Employment Details / *Activité professionnelle*

	First Applicant / <i>Emprunteur</i>	Second Applicant / <i>Co- emprunteur</i>
Occupation <i>Profession</i>
Status <i>Nature</i>	Employed/ <i>Employé</i> Self employed/ <i>Non salarié</i> Retired/ <i>Retraité</i> Other/ <i>Autre</i>	Employed/ <i>Employé</i> Self employed/ <i>Non salarié</i> Retired/ <i>Retraité</i> Other/ <i>Autre</i>
Name and address of employer or business <i>Nom et adresse de l'employeur</i>
Business Telephone number <i>No Tél. professionnel</i>
If self employed : Name, address of accountant <i>Si non salarié : nom, adresse du comptable</i>
Telephone number
Shareholding of business <i>% capital détenu dans la société</i>
Date of start of employment <i>Date de début d'activité</i>

If present employment commenced less than 3 years ago / *Si l'emploi actuel est occupé depuis moins de 3 ans*

Type of previous occupation <i>Nature de l'emploi précédent</i>
Name and address of employer or business <i>Nom et adresse de l'employeur</i>
Length of previous employment or business <i>Durée de l'activité précédente</i>

Section 3 : Assets / *Patrimoine*

Approximate value of property <i>Immeubles et terrains</i>		
Securities (shares, etc...) <i>Titres</i>		
Others <i>Autres</i>		

Section 4 : Annual Income / *Revenus annuels*

	First Applicant / <i>Emprunteur</i>	Second Applicant / <i>Co-Emprunteur</i>
Basic salary <i>Salaire brut</i>		
Bonus <i>Prime</i>		
Regular overtime <i>Heures supplémentaires</i>		
Commission		
Other Income (specify) <i>Autres revenus (précisez)</i>		
Rent subsidy or Alimony <i>Aide au logement/Pension alimentaire</i>		

Section 5 : Monthly Outgoings / *Charges mensuelles*

Mortgage, Unsecured Crédit (personal loans, hire purchase, credit cards, etc...)
Prêt hypothécaire, crédits en cours (prêts personnels, achats à crédit, cartes de crédit, etc...)

	Lender <i>Prêteur</i>	Loan expiry date <i>Dernière échéance</i>	Monthly repayment <i>Mensualités</i>
1 st applicant <i>Emprunteur</i>			
2 nd applicant <i>Co-Emprunteur</i>			
Rent / Loyer			
Maintenance/Alimony <i>Charges/Pension aliment.</i>			
TOTAL			

Personal guarantees given for loans or mortgage / *Cautions données*

Have you at any time been in arrears with any existing/previous loan?

Avez-vous remboursé un (des) emprunt(s) avec retard ?

Have you ever made any arrangements with your creditors or been made bankrupt? / *Avez-vous renégocié les termes d'un emprunt ou été mis(e) en faillite ?*

Have you ever had a court judgements relating to credit transactions recorded against you ? / *Avez-vous été condamné(e) pour défaut de paiement ?*

1 st applicant <i>Emprunteur</i>		2 nd applicant <i>Co-emprunteur</i>	
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No
Yes	No	Yes	No

Section 8 : Terms and Conditions / *Conditions d'Admission et d'Exclusion*
Declaration / *Déclaration*

Conditions of Eligibility / *Conditions d'Obtention du Prêt*

- Where a property is to be jointly owned by you and your spouse or owned solely by you, your spouse (if you are married), will be asked to join in the mortgage and the application signed by you both / *Votre conjoint (si vous êtes marié/e) devra participer à la demande de prêt, que vous soyez propriétaire seul ou avec votre conjoint, et la demande de prêt devra être signée par les deux conjoints.*
- **Insurance / Assurances**
The offer of a loan is subject to the borrower taking an insurance policy on the property and a life assurance policy approved by Crédit Agricole / *L'offre de Prêt n'est recevable qu'à la condition que l'emprunteur s'engage à souscrire une police d'assurance multirisque-habitation et une police d'assurance décès agréées par le Crédit Agricole.*
- **The Borrower must repay the loan before his/her 70th birthday** / *Amortissement de la totalité du prêt avant le 70ème anniversaire de l'emprunteur.*

Declaration / *Déclaration*

I / We declare that :

- The information given above and any attachment, in particular, the description of other loan commitments, level of income and property, is true and accurate and is to be regarded as forming part of any subsequent contract with the lender (and the insurers) and acknowledge that I / We will liable for any loss suffered by them as a result of reliance upon my / our statements.
- I / We certify that the loan requested will not lead to a debt which is out of proportion with my / our property and income.
- I / We authorise any enquiries considered necessary for the confirmation of the above particulars and for credit assessment.
- I / We authorise any lender to disclose to Crédit Agricole, their representatives or their Solicitor, such information as they may request concerning any existing or previous accounts, including redemption details.
- I / We authorise the lender and the lender's solicitors to inspect the title to the property to be mortgaged and to obtain the deeds of that property from any existing mortgage.
- I / We authorise the disclosure of any information relating to this application to the other applicant(s), credit reference agencies and to any other person acting on behalf of the lender.
- I / We appreciate that this application may be declined without stating a reason.

SIGNATURE OF APPLICANT(S)

Date

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Date

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