Applicant



National Housing Trust

Loan Application

(Daily Intake)

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CIF#1 NIS#1 TRN #1	Place Photograph Here
TRN #1 LOAN A/C #1	

IMPORTANT:

PLEASE CAREFULLY READ THE INSTRUCTIONS BELOW BEFORE ATTEMPTING TO COMPLETE THIS FORM. THIS LOAN APPLICATION FORM WILL NOT BE ACCEPTED IF IT IS NOT PROPERLY COMPLETED.

INSTRUCTIONS

- WHERE 'BOXES' ARE PROVIDED, PLACE AN 'X' IN THE BOX WHICH APPLIES TO YOU. WRITE IN YOUR ANSWERS USING CAPITAL LETTERS.
- COMPLETE ALL SECTIONS OF THE FORM THAT APPLIES TO YOU, EXCEPT THE SHADED SECTIONS MARKED 'FOR OFFICIAL USE'. THESE SHADED SECTIONS ARE FOR THE USE OF THE NHT.
- IF ANY SECTION OF THE FORM DOES NOT APPLY TO YOU. PRINT "NOT APPLICABLE" ACROSS THE SECTION.
- DO NOT USE WHITEOUT (CORRECTION FLUID) OR RUBBER (ERASER) ON THIS FORM. CORRECT ANY MISTAKE(S) BY DRAWING A LINE THROUGH THE MISTAKE(S) AND INITIALING SAME.
- NAME: THE NAME YOU PUT ON THE APPLICATION FORM MUST BE THE NAME YOU NOW USE ON ANY LEGAL OR OTHER IMPORTANT DOCUMENT.
- DATE: SHOULD BE FILLED IN AS SHOWN IN THIS EXAMPLE: DD/MM/YYYY: 31/03/2011
- ADDRESS: WRITE THE NUMBER OF THE HOUSE, AND THEN THE NAME OF THE STREET. (e.g., 12 MILKY WAY). IF YOU ARE LIVING IN THE PARISH OF ST. ANDREW, PLEASE ALSO INDICATE THE AREA IN WHICH YOU LIVE (e.g., KINGSTON 10).
- OCCUPATION: PLEASE GIVE YOUR PRECISE OCCUPATION (e.g., POLICE INSPECTOR, TEACHER, CASHIER) IF YOU HAVE MORE THAN ONE OCCUPATION, PLEASE STATE THEM.

GENERAL INFORMATION

- **CONTRIBUTOR STATUS:**
 - YOU MUST BE A CURRENT CONTRIBUTOR.

CONTRIBUTOR MEANS ANY EMPLOYED PERSON, SELF-EMPLOYED PERSON, VOLUNTARY CONTRIBUTOR OR DOMESTIC WORKER AND EVERY EMPLOYER WHO IS REQUIRED TO MAKE CONTRIBUTIONS.

EMPLOYED MEANS A PERSON OVER THE AGE OF 18 AND UNDER RETIREMENT AGE, GAINFULLY OCCUPIED IN EMPLOYMENT AND NOT EARNING LESS THAN MINIMUM WAGE.

SELF-EMPLOYED MEANS A PERSON WHO IS GAINFULLY OCCUPIED IN JAMAICA WHO, IN RELATION TO THAT OCCUPATION, IS NOT AN EMPLOYED PERSON.

GROSS INCOME

THE TOTAL AMOUNT THAT YOU EARN BEFORE TAX IS DEDUCTED (THIS SUM MUST INCLUDE SALARY, ALLOWANCES, AND COMMISSIONS).



SECTION A	PERSONAL PAR	TICULARS				
1. ARE YOU CURRENTLY CONTRIBUTING TO THE NHT? YES NO 2. NATIONAL INSURANCE NUMBER (NIS) 3. TAXPAYER REGISTRATION NUMBER (TRN) 4. GENDER						
	-	-	MALE FEMALE			
5. SURNAME	6. FIRST NAME		7. MIDDLE NAME(S)			
8. HAVE YOU HAD A NAME CHANGE BY MARRIAGE OR DEED POLL? YES NO	9. IF YES, STATE PREVIOUS NAME(S) 10. DATE OF BIRTH					
11. MARITAL STATUS MARRIED SINGLE DIVORCED OTHER						
SECTION B PARTICULARS OF RESIDENCE AND OWNERSHIP						
1. ARE YOU THE REGISTERED OWNER OF ANY RESIDENTIAL PROPERTY? 1(a) IF YES, WHAT TYPE OF RESIDENTIAL PROPERTY IS IT? HOUSE LOT HOUSE 1(b) WHAT IS THE VOLUME, FOLIO NUMBER AND ADDRESS?						
VOLUME NUMBER: ADDRESS: FOLIO NUMBER:						
2. THE HOUSE THAT YOU LIVE IN: DO YOU LEASE/RENT IT? DO YOU OWN IT? DO YOU LIVE RENT FREE? IS IT OWNED BY SPOUSE/COMMON LAW PARTNER?						
3. PLEASE TELL US WHERE YOU LIVE, NO./STREET DISTRICT/AREA PARISH 4. HOW LONG HAVE YOU BEEN LIVING AT THIS ADDRESS?(YRS/MTHS)		5. WHAT IS THE ADDRESS WHERE YOU LIVED PREVIOUSLY? NO./STREET DISTRICT/AREA PARISH 6. HOW LONG DID YOU LIVE AT THIS ADDRESS? (YRS/MTHS) 7. WHAT IS THE NAME OF THE OWNER OF THE HOUSE WHERE YOU PREVIOUSLY LIVED?				
SECTION C	CONTACT	NEORMATION				
SECTION C CONTACT INFORMATION						
1. YOUR EMAIL ADDRESS			4. WHERE DO YOU RECEIVE LETTERS? NO./STREET			
2. TELEPHONE NUMBER (HOME)		DISTRICT/AREA	DISTRICT/AREA			
3. CELLULAR NUMBER						
SECTION D PREVIOUS NHT APPLICATION						
HAVE YOU EVER RECEIVED A LOAN FROM THE NHT YES			2. HAVE YOU EVER TAKEN OVER A LOAN FROM SOMEONE WHO RECEIVED THE LOAN FROM THE NHT? YES NO			
3. HAVE YOU EVER JOINED WITH OR CO-APPLIED WIT WHO HAS OBTAINED A LOAN FROM THE NHT? YES NO	H ANYONE	☐ _{YES}	4. HAVE YOU EVER GUARANTEED A LOAN AT THE NHT? YES NO			
5. IF YES TO 1 or 3, IS YOUR NAME ON THE TITLE OF	THE PROPERTY?	6. IF YES TO 2 or 3, STATE NAME(S) OF PERSON(S) AND N.I.S. NUMBER(S) NAME NIS NUMBER				
7. IF YES TO 1, 2 or 3, WHAT WAS THE PURPOSE OF T	HE LOAN?	NAME				
SECTION E LOAN TYPE						
1. WHAT DO YOU PLAN TO DO WITH THE LOAN?						
TO BUY TO BUILD ON OWN LAN		MPROVE O STUDIO UNIT/ ONE BEDROOM HOUSE	THER PURPOSES SOLAR WATER HEATER SOLAR PANEL OTHER			

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3. PROVIDE DETAILS OF YOUR PRESENT EMPLOYMENT. NAME OF EMPLOYER/COMPANY WORKPLACE LOCATION STREET DISTRICT/AREA PARISH 4. HOW LONG HAVE YOU BEEN WORKING WITH THIS COMPANY? 5. WHAT IS YOUR GROSS INCOME (i.e., BEFORE TAX)? 6. DO YOU HAVE ANY OTHER SOURCE OF INCOME? YES G(a) IF YES, STATE THE AMOUNT AND HOW FREQUENTLY YOU REAMOUNT? WEEKLY FORTNIGHTLY SECTION G	(IF YOU ARE SELF-EMPLOYED ONLY, GO TO SECTION G) TELEPHONE NUMBER(S) FROM TO PRESENT YEAR TO PRESENT WEEKLY FORTNIGHTLY MONTHLY			
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5. WHAT IS YOUR GROSS INCOME (i.e., BEFORE TAX)? \$ 6. DO YOU HAVE ANY OTHER SOURCE OF INCOME? YES 6(a) IF YES, STATE THE AMOUNT AND HOW FREQUENTLY YOU REAMOUNT? \$ WEEKLY FORTNIGHTLY SECTION G	MONTH YEAR WEEKLY FORTNIGHTLY MONTHLY NO CECEIVE THIS 6(b) DO YOU PAY NHT CONTRIBUTION ON THIS INCOME? MONTHLY YES NO SELF EMPLOYMENT			
6. DO YOU HAVE ANY OTHER SOURCE OF INCOME? YES COMES OF Y	NO ECEIVE THIS 6(b) DO YOU PAY NHT CONTRIBUTION ON THIS INCOME? MONTHLY SELF EMPLOYMENT			
6(a) IF YES, STATE THE AMOUNT AND HOW FREQUENTLY YOU REAMOUNT? \$	ECEIVE THIS 6(b) DO YOU PAY NHT CONTRIBUTION ON THIS INCOME? MONTHLY YES NO SELF EMPLOYMENT			
\$ WEEKLY FORTNIGHTLY SECTION G	MONTHLY YES NO SELF EMPLOYMENT			
SECTION G (FOR				
1. WHAT IS YOUR INCOME AFTER BUSINESS EXPENSES? \$ _	WEEKLY FORTNIGHTLY MONTHLY			
2. DO YOU PAY NHT CONTRIBUTIONS ON THIS INCOME?	YES NO			
3. PERIOD OF CONTRIBUTION: FROM: TO: MONTH YEAR MONTH YEAR				
SECTION H P	PREVIOUS EMPLOYMENT			
NAME OF EMPLOYER(S) PERIOD WORKED (MM/YYYY)				
(i)	FROM			
(ii)	FROM TO			
(iii)	FROM TO			
(iv)	FROM TO			
SECTION I MON	NTHLY INCOME AND EXPENSES			
MONTHLY INCOME	MONTHLY EVDENICES			
MONTHLY INCOME	MONTHLY EXPENSES			
(A) INCOME BEFORE DEDUCTIONS \$	(A) RENT/LEASE/MORTGAGE \$			
(B) TOTAL DEDUCTIONS (Taxes, NIS, etc.)	(B) BANK OR CREDIT UNION LOAN PAYMENTS \$			
(C) INCOME AFTER DEDUCTIONS (i.e. A minus B)	(C) CREDIT CARD PAYMENTS \$			
(D) ADDITIONAL INCOME (MONTHLY)	(D) FOOD/HOUSEHOLD EXPENSES (include ELECTRICITY, WATER, ETC.)			
	(E) TRANSPORTATION (MOTOR VEHICLE/ GAS/TAXI/BUS \$			
	(F) COMPULSORY SAVINGS \$			
	(G) LOANS \$			
	(H) OTHER LIVING EXPENSES (include SCHOOL FEES, ETC.)			
TOTAL MONTHLY INCOME (i.e. C plus D above)	TOTAL MONTHLY EXPENSES \$			

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SECTION J TYPE O	F COLLATERAL TO BE US	ED TO SECURE THE LOA	AN		
1. WHAT WILL YOU BE USING TO SECURE THE LOAN?					
REGISTERED TITLE VOLUME# FOLIO#	PURCHASE RECEIPT & DIAGRAM	BANK GUARANTEE	NHT CONTRIBUTIONS		
COMMON LAW TITLE	u pindiniii	LETTER OF UNDERTAKING			
2. IS THERE ANY OUTSTANDING AMOUNT OWING ON	THE PROPERTY? YES N	10			
2(a) IF YES, STATE THE NAME OF THE MORTGAGE INS	TITUTION				
3. IS THE PROPERTY OWNED OR TO BE OWNED BY M	MORE THAN ONE PERSON? YES	☐ NO			
4. STATE THE NAME, ADDRESS, TRN, OCCUPATION A	AND TELEPHONE NUMBERS OF EACH	PERSON WHO OWNS OR WILL OW	N THE PROPERTY		
4(i)FULL NAME OF RE	CISTERED OWNER OF TITLE				
OF	SIGNER OF THE	IA	XPAYER REGISTRATION NUMBER (TRN)		
	ADDRESS		OCCUPATION		
TELEPHONE NUMBER (HOME)	CELLULAR NUMBER	-			
4(ii). FULL NAME OF RE	GISTERED OWNER OF TITLE	[- -		
OF			(TRN)		
	ADDRESS	-	OCCUPATION		
TELEPHONE NUMBER (HOME) 4(iii).	CELLULAR NUMBER		- -		
	GISTERED OWNER OF TITLE	TA	XPAYER REGISTRATION NUMBER (TRN)		
OF	ADDRESS		OCCUPATION		
TELEPHONE NUMBER (HOME)	CELLULAR NUMBER	-			
SECTION K	CONSTRUCTION INFO				
	MPLETE THIS SECTION IF YOU A		FUELANDS TO VES		
1. HAS YOUR PLAN BEEN SUBMITTED FOR APPROVAL?	YES NO	2. IS THERE A ROAD LEADING TO	THE LAND? YES NO		
SECTION L REQ	UEST FOR ASSISTANCE W	ITH OTHER COSTS			
ARE YOU REQUESTING ASSISTANCE WITH: (1) DEP	POSIT BALANCE ON PURCHASE PRICE:	YES NO (2) LEG	AL FEES YES NO		
SECTION M NEXT OF KIN AND CONTACT PERSONS					
1. PLEASE STATE THE INFORMATION FOR YOUR NEXT	OF KIN				
		NAME	TELEPHONE NUMBER		
	HOME ADDRESS				
2 DI FASE STATE THE INFORMATION FOR TWO OTHER	WORKPLACE ADDRESS & TELEPH				
2. PLEASE STATE THE INFORMATION FOR TWO OTHER 2(a)		ACT ON TOOK BEHALF.	TELEPHONE NUMBER		
	NAME HOME ADDRESS		TELEPHONE NUMBER		
	WORKPLACE ADDRESS & TELEP	HONE NUMBER			
2(b)	WORKFLACE ADDRESS & TELEF	HONE NUMBER			
	NAME		TELEPHONE NUMBER		
	HOME ADDRESS				
	WORKPLACE ADDRESS & TELEPHON	NE NUMBER			
SECTION N	USE OF POWER OF A	TTORNEY			
1. ARE YOU USING A POWER OF ATTORNEY?	YES NO				
SECTION O	DECLARATION				
UNDER SECTION 37 OF THE NATIONAL HOUSING TRUST ACT (1979), ANY PERSON WHO OBTAINS A LOAN BY MEANS OF FALSE REPRESENTATIONS OR WILFULLY APPLIES ANY LOAN MADE TO HIM/HER TO ANY PURPOSE OTHER THAN THE PURPOSE FOR WHICH THE LOAN WAS MADE, SHALL BE GUILTY OF AN OFFENCE AND SHALL BE LIABLE, ON SUMMARY CONVICTION IN A RESIDENT MAGISTRATES COURT. IN ADDITION, SUCH PERSON(S) SHALL FORFEIT ANY NHT BENEFIT RECEIVED. I DECLARE THAT THE INFORMATION ENTERED ON THIS FORM IS TRUE. SIGNATURE OF APPLICANT DATE (DD//MM/YYYY)					

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