



**National
Housing Trust**

DECLARATION BY PUBLIC SECTOR WORKER

This declaration is to be completed by each Public Sector worker who is applying for a loan, and must be submitted at the loan interview.

I _____ OF _____
FULL NAME ADDRESS

IN THE PARISH OF _____ DO HEREBY DECLARE THAT I FULLY UNDERSTAND THAT MY APPLICABLE INTEREST RATE IS _____%.

I ALSO UNDERSTAND THAT MY REPAYMENT WILL BE AT A 1% REDUCTION, BASED ON THE SPECIAL FACILITY OFFERED TO PUBLIC SECTOR WORKERS AND THAT THIS CONCESSIONARY RATE WILL BE EXTENDED ONLY TO MARCH 31, 2015.

I FURTHER UNDERSTAND THAT AT THE END OF THIS PERIOD, MY MONTHLY REPAYMENTS WILL BE RECALCULATED BASED ON THE INTEREST RATE THAT APPLIES TO MY INCOME BAND.

SIGNED:

by the said _____)
this _____ day of _____ 20____)
Date Month Year)
at _____)
in the Parish/State of _____ and the country)
Parish/State)
of _____)
Country)
in the presence of:-)
_____)
_____)

Signature of Applicant

- JP for the Parish of _____
- Notary Public for the State of _____ Place Stamp Here
- Attorney-at-Law _____