



GUARDIAN GENERAL INSURANCE LIMITED trading as



## MORTGAGE INDEMNITY PROPOSAL FORM

PARTICULARS TO BE SUPPLIED BY APPLICANT (MORTGAGOR)

|                 |  |     |  |
|-----------------|--|-----|--|
| 1. (a)          | Name(s) of Applicant(s) Mr/Mrs/Miss  | (a) | _____  |
| (b)             | Present residential address.   | (b) | _____  |
| (c)             | How long have you resided there?   | (c) | _____  |
| (d)             | What monthly rent do you pay?  | (d) | _____  |
| (e)             | Do you own the furniture?<br>If 'YES', please state the value.   | (e) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (f)             | Do you already own a house?<br>If 'YES', please state if mortgaged; the monthly instalment; and rent received, if any.   | (f) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| 2. (a)          | What is your age? *  | (a) | _____  |
| (b)             | Are you married? **  | (b) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (c)             | How many persons are dependent upon you?<br>State the age and relationship to you of each dependent person.  | (c) | _____  |
| 3. Please state |  |     |  |
| (a)             | The name, address and business of your Employers.  | (a) | _____  |
| (b)             | How long employed with them.   | (b) | _____  |
| (c)             | Position you hold.   | (c) | _____  |
| (d)             | Annual salary (attach evidence).   | (d) | _____  |
| (e)             | Whether on permanent establishment.  | (e) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (f)             | The name and address of your Bankers   | (f) | _____  |
| (g)             | The name and address of any building society with which you have money invested and the Account Number   | (g) | _____  |
| 4. (a)          | Have you any income other than your salary?<br>If 'YES', state source and amount.  | (a) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (b)             | Does your spouse work?<br>If 'YES', please state annual earnings.  | (b) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (c)             | If you are a married woman - is your husband prepared to join in mortgage?   | (c) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| 5. (a)          | Have you any debts charges hire purchase arrangements or liabilities outstanding against you?<br>If 'YES', please state the nature and the amount.                               | (a) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (b)             | Have you ever<br>(i) been bankrupt?<br>(ii) made any arrangement with your creditors?  | (b) | YES <input type="checkbox"/> NO <input type="checkbox"/><br>YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (c)             | Are you a surety for anyone?   | (c) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |
| (d)             | Do you at present have a mortgage on any property?<br>If 'YES', please state<br>(i) the name of the mortgagee.<br>(ii) the monthly instalment.<br>(iii) the outstanding balance. | (d) | YES <input type="checkbox"/> NO <input type="checkbox"/><br>YES <input type="checkbox"/> NO <input type="checkbox"/><br>YES <input type="checkbox"/> NO <input type="checkbox"/> |
| (e)             | Do you intend to dispose of this property if the mortgage for which you are applying is granted?   | (e) | YES <input type="checkbox"/> NO <input type="checkbox"/>   |

6. Please state

- (a) The exact location of the property to be purchased.
- (b) Whether the property is to be occupied solely by you and your family as a private residence.

(a) \_\_\_\_\_  
 \_\_\_\_\_  
 (b) \_\_\_\_\_  
 \_\_\_\_\_  
 YES  NO

7. Please state

- (a) The full purchase price of the property.
- (b) What sum you are providing out of your own money towards the purchase price.
- (c) The amount of the proposed loan.
- (d) The monthly instalment payable to the insured
- (e) The period of repayment.
- (f) The required amount of indemnity to the Insured.

(a) \_\_\_\_\_  
 \_\_\_\_\_  
 (b) \_\_\_\_\_  
 \_\_\_\_\_  
 (c) \_\_\_\_\_  
 \_\_\_\_\_  
 (d) \_\_\_\_\_  
 \_\_\_\_\_  
 (e) \_\_\_\_\_  
 \_\_\_\_\_  
 (f) \_\_\_\_\_  
 \_\_\_\_\_

8. Please state

- (a) With which Insurance Company the property is insured.
- (b) The perils insured against.
- (c) The sum insured.

(a) \_\_\_\_\_  
 \_\_\_\_\_  
 (b) \_\_\_\_\_  
 \_\_\_\_\_  
 (c) \_\_\_\_\_  
 \_\_\_\_\_

9. Have you any Life Insurance?

If 'YES', please give full details and say if there are any loans or if the Policies are assigned, the ages of the Policies, and the cash surrender values.

YES  NO   
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

10. Have you ever made an application to any Company for a Mortgage Indemnity Policy?

If 'YES', please state the name of the Company and the result of your application.

YES  NO   
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**DECLARATION**

I/We request N.E.M. (West Indies) Insurance Limited to issue a Policy of indemnity to the Insured and declare that in the replies to the above Questions I/We have stated the truth without any reservation.

Date: \_\_\_\_\_ Signature of Applicant (s) \_\_\_\_\_

**TO BE SIGNED BY THE INSURED**

We the Mortgagees of the property referred to in Question 6 above have satisfied ourselves that the above Questions have been accurately answered. We attach a copy of the valuation certificate.

**IF NOT APPLICABLE PLEASE DELETE.**

In the case of the above Applicant who is (1) self-employed (2) a Company, we have thoroughly investigated the financial position of the Applicant and we are satisfied that the instalments towards capital and interest on the Mortgage Loan can be met.

Date: \_\_\_\_\_ Signature of Insured \_\_\_\_\_