



HARAMBEE
SACCO

Empowerment, Development, Security

**HARAMBEE SACCO
MORTGAGE APPLICATION FORM**

Your Future, Our Concern!

Please complete this form (in BLOCK CAPITALS) and return to one of our Mortgage advisors at your Branch

First applicant

1. My personal details

Title (tick appropriate box): Mr Mrs Miss Dr. Prof Other

Name: _____
 First Middle Last

Mother maiden name: _____ Nationality: _____

ID No/Passport No. (please attach copy): _____ Country of residence: _____

PIN number (plus copy of PIN certificate): _____ Date of Birth: _____ (dd/mm/yyyy)

Membership Number: _____ Personal Number: _____

Tel Office No.: _____ Tel Home No.: _____

Mobile No.: _____ Fax No. _____

Email Address: _____

Marital status: Single Married Divorced Widowed

Spouse (s) Name: _____ ID / Passport No.: _____ No. of children _____

2. My bank details

Account with Harambee Sacco? Yes No

Branch: _____ Account No(s): _____

Number of years with Harambee Sacco: _____

Existing loans with Harambee Sacco: Yes No

Balance: _____ Date drawn: _____ (dd/mm/yyyy) Date repaid: _____ (dd/mm/yyyy)

Other bank account details, Bank name: _____ Branch: _____

Bank/Institution	Branch	A/C type	Facilities taken	Monthly repayment	Outstanding amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

3. About my residence

Current residential address (please give full details – plot no., street name, area, etc.): _____

Nearest Landmark: _____

Length of stay at present address _____ Years

Previous residence address (if less than 3 years at current residence)

Type: Rented Owned Living with parents Mortgaged Employer provided

If mortgaged, repayment amount: _____ Balance of mortgage: _____ Current value of home: _____

Permanent address if different from present address (foreign nationals, please provide address in home country): _____

4. My work details

Name of current employer: _____ No. of years with employer: _____

Work address: _____ Telephone (Work): _____

Occupation: _____ Employment sector: _____

Contract tenure: _____ Expiry date: _____ (dd/mm/yyyy)

Salary received at Harambee Sacco? Yes No

Date when salary received: _____

Name of previous employer (if less than 3 years with current employer): _____

No. of years with previous employer: _____

Anticipated retirement age _____ Is the salary paid direct to the bank by your employer Yes No

Frequency of salary payments: Weekly Fortnightly Monthly Other (specify) _____

If salary is not paid to Harambee Sacco are you willing to open an account with Harambee Sacco and have your salary mandated to the account if your loan is approved? Yes No

1. Existing Mortgage (if applicable)

Section A

Name of lender (if applicable): _____ Mortgage Account Number: _____

When did this mortgage start? _____

Section B

If purchasing a property, what is the selling price of existing property? (KES) _____

What amount is outstanding on your current mortgage? (KES) _____

Will your existing mortgages(s) be paid off by your new mortgage? Yes No (if selected what are your intentions)

Do any companies or person hold charges over your property where no monthly payments are required, e.g. Matrimonial charges? Yes No

Second Applicant Spouse

1. My personal details

Title (tick appropriate box): Mr Mrs Miss Dr Prof Other

Name: _____ First _____ Middle _____ Last _____

Mother maiden name: _____ Nationality: _____

ID No/Passport No. (please attach copy): _____ Country of residence: _____

PIN number (plus copy of PIN certificate): _____ Date of Birth: _____ (dd/mm/yyyy)

Membership Number: _____ Personal Number: _____

Tel Office No.: _____ Tel Home No.: _____

Mobile No.: _____ Fax No. _____

Email Address: _____

Marital status: Single Married Divorced Widowed

Spouse (s) Name: _____ ID / Passport No.: _____ No. of children _____

2. My bank details

Account with Harambee Sacco? Yes No

Branch: _____ Account No(s): _____

Number of years with Harambee Sacco: _____

Existing loans with Harambee Sacco: Yes No
Balance: _____ Date drawn: _____ (dd/mm/yyyy) Date repaid: _____ (dd/mm/yyyy)
Other bank account details, Bank name: _____ Branch: _____

Bank/Institution	Branch	A/C type	Facilities taken	Monthly repayment	Outstanding amount
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

1. About my residence

Current residential address (please give full details – plot no., street name, area, etc): _____

Nearest Landmark: _____
Length of stay at present address _____ Years
Previous residence address (if less than 3 years at current residence)
Type: Rented Owned Living with parents Mortgaged Employer provided
If mortgaged, repayment amount: _____ Balance of mortgage: _____ Current value of home: _____
Permanent address if different from present address (foreign nationals, please provide address in home country):

2. My work details

Name of current employer: _____ No. of years with employer: _____
Work address: _____ Telephone (Work): _____
Occupation: _____ Employment sector: _____
Contract tenure: _____ Expiry date: _____ (dd/mm/yyyy)
Salary received at Harambee Sacco? Yes No
Date when salary received: _____
Name of previous employer (if less than 3 years with current employer): _____
No. of years with previous employer: _____
Anticipated retirement age _____ Is the salary paid direct to the bank by your employer Yes No
Frequency of salary payments: Weekly Fortnightly Monthly Other (specify) _____
If salary is not paid to Harambee Sacco are you willing to open an account with Harambee Sacco and have your salary mandated to the account if your loan is approved? Yes No

5. Existing Mortgage (if applicable)

Section A

Name of lender (if applicable): _____ Mortgage Account Number: _____
When did this mortgage start? _____

Section B

If purchasing a property, what is the selling price of existing property? (KES) _____
What amount is outstanding on your current mortgage? (KES) _____

Will your existing mortgages(s) be paid off by your new mortgage? Yes No (if selected what are your intentions)

Do any companies or person hold charges over your property where no monthly payments are required, e.g. Matrimonial charges? Yes No

5. Mortgage Details (Please proceed to the applicable section)

Type of loan applied for: Purchase Construction Other (specify)

A. Purchase

Purchase price (KES): _____ Deposit paid (KES): _____

Amount of loan required (KES): _____ Term of loan: _____

Monthly Loan Repayment Amount (KES): _____

B. Construction

Construction cost: _____ Personal contribution (KES): _____

Amount of Loan required (KES): _____ Term of loan: _____

Monthly Loan Repayment amount (KES): _____

Is the property currently charged to Harambee Sacco: Yes No

Please provide property details: Freehold Leasehold

7. Property Details (Proposed Security)

A. Please enter your property details below

Address: _____ Plot No.: _____

Street: _____ Road: _____

Title No.: _____ Plot size: _____

What is the purchase price or, for a re-mortgage, the estimated current value? KES _____

If securing the facility with more than one property, please indicate the additional details in section 9 in a similar format as 6A and 6B

B. Type of property

House / Bungalow Flat Maisonette

Type of tenure: Freehold Leasehold

Vendors (sellers name): _____ Address (where applicable): _____

On what date is the sale expected to be completed and purchase price paid: _____

Name and contact details of your advocate (s) if applicable: _____

C. Leasehold properties only

Un-expired term of lease: Years _____ Ground rent _____ Per annum _____

Service / Maintenance per annum

Application declaration

1. I/ we certify that the information and particulars given herein in this application in relation to self and the property and other relevant matter is true and correct and authorize Harambee Sacco to contact any source of information.
2. I/we confirm that the approval of the facility is subject to the terms and conditions governing the facility and agree to be bound by those terms and conditions. I/we understand Harambee Sacco reserves the right to decline this application without giving reasons.
3. I/we accept that in the event of my/our application being approved, the property offered as security may be valued by the Sacco's approved valuers and undertake to pay for the cost of such valuation. Such valuation report shall be the sole property of Harambee Sacco.
4. I/we further agree to have the necessary security documents prepared by the advocates of the Sacco's choice with costs thereof paid by me/us.
5. I/we further agree that the Sacco may at its own discretion establish bankers' orders to pay Insurance premiums for property Insurance and Mortgage protection, rates and land rent to my/our cost which shall be immediately recoverable and shall not form part of the borrowing.
6. I/we understand that I/we have a choice of using an Insurance provider of my/our own choice provided the preferred Insurance Company duly notes the Sacco's interest on the policy of the Insurance. However, Harambee Sacco reserves the right to decline my/our choice on reasonable grounds.
7. I/we confirm that the Sacco has not offered any advice regarding suitability of property or mortgage and that I/we shall obtain independent legal advice with regard to thereto.
8. I/we authorize the Sacco to conduct a credit search on me/us at any licensed credit reference bureau.

First applicant's signature: _____

Date: _____

Second applicant's signature: _____

Date: _____

Harambee Home Loan & Jenga Loan Requirements

1. HARAMBEE HOME LOAN

The following documents shall be required for the loan application.

- Complete and signed off HHL application form.

Income Documents

- Letter of introduction by the employer {to indicate employment terms (permanent/contract), designation & length of service, income details, and staff discipline status etc. }
- Attach three months most recent and certified pay slips.
- Attach six months most recent and certified bank statements for all banking relationships.
- Irrevocable authority to the employer to deduct the monthly loan instalments via check off.

Identification Documents

- A clear copy of national identity card.
- A clear copy of KRA Pin Certificate.
- Copy of marriage certificate/Affidavit if application is joint with spouse.

Property Documents

- Letter of offer or draft sale agreement from the vendor spelling out the specific property details and the terms of the proposed sale.
- A copy of title/lease for the proposed property.
- Valuation Report if available or the same shall be a condition on the HHL Letter of Offer.

2. HARAMBEE JENGA LOAN

- Complete and signed off Harambee Jenga Home Loan application form.

Income Documents:

- Letter of introduction by the employer {to indicate employment terms (permanent/contract), designation & length of service, income details, and staff discipline status etc.}
- Attach three months most recent and certified pay slips.
- Attach six months most recent and certified bank statements for all banking relationships.
- Irrevocable authority to the employer to deduct the monthly loan instalments via check off.

Identification Documents:

- A clear copy of national identity card/passport.
- A clear copy of KRA Pin Certificate.
- Copy of marriage certificate/Affidavit where loan application is joint with spouse.

Property/Project Documents:

- A copy of title/lease for the proposed property in the applicant(s) name(s).
- Proof land rates/rent payment.
- Approved architectural drawings from a qualified and certified architect.
- Approved structural drawings from a qualified/certified structural engineer (for maisonettes)
- Priced Bill of Quantities and a proposed construction schedule from a qualified/certified Quantity Surveyor (QS).
- An integrity report from a qualified & certified structural engineer for stalled projects.
- Professional profiles & certification of consultants involved i.e. architect/QS/structural engineer & contractor/foreman.
- Approval by National Construction Authority (NCA).

For Self Employed:

If self-employed provide :

- Copy of business registration certificate for and sole proprietorships and partnerships
- Copy of partnership deed (in -case of partnership)
- Professional association membership certificate, and practice license (if applicable; doctors, lawyers, CPAs)
- One year certified Bank / SACCO account statements.
- 3 years' proof of business (audited accounts, or income and expense accounts)



Own a home with Harambee Sacco