



**Affordable and  
Quality Housing**

# NATIONAL HOUSING ENTERPRISE

## APPLICATION FOR LOAN

Surname			Client No.:
First Names			
Client Type		Title:	Class:
Residential Address			Branch:
			Acc. No.:
Phone	Home:	E-mail:	
Cell Phone		Fax No.:	
Gender			
Namibia ID No.			
Marital Status		Date of Birth:	
Nationality			
Religion		Race:	
Postal Address			
Occupation			
Employer			
Address			
Tel. No.:		Fax No.:	
Tax Registration No.		Salary No.:	
Monthly Income	Total N\$:	Start date:	
Gross Salary:		Subsidy/Housing Allowance:	
Pension Fund			
Bank Details	Name:	Branch:	
Account No.		Type:	
Business Unit			



**SPOUSE INFORMATION**

Names:		
Maiden name:		
Birth date:		
ID. No.:		
ID. Type:		
Language:		Date married:
Dependants:		No. of children:
Occupation:		
Employer:		
Address:		

Tel.:		Fax:	
Monthly Income:		Start date:	
Dependant's Name:		Date of Birth	

**PROPERTY DETAILS**

Description			
Address:			
Township Code:		Suburb Code:	
Developed by NHE	YES <input type="checkbox"/> NO <input type="checkbox"/>		
Town/City:		Project No.:	
Erf No.:		Purchase date:	
Purchase Price:		Freehold:	
Property Type:		Size:	
Complex:			Section No.:
Key Holder's Name:			Tel. No.:
Current Bondholder:			
Current Acc. No.:			



## BOND APPLICATION

Product Type:			
Amount applied for:			
Cost to be included:	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
Down payment by deposit account:	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Deposit Amount:
Repayment term:	months		
Repayment by:			
Asset type:			
Life insurance:	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Own life only <input type="checkbox"/> Combined <input type="checkbox"/> Spouse only <input type="checkbox"/>

### TRADE REFERENCES

Bank of Business:		
Account No.:		
Monthly Repayment:		
Item Purchased:		
Bank of Business:		
Account No.:		
Monthly Repayment:		
Item Purchased:		
Do you have any insurance policies?		
Company:	Payments	Per month
Marketing officer:		

### GENERAL DECLARATION

1. Have you ever been summoned for non-payment of debts? YES ☐ NO ☐
2. If yes: Date: \_\_\_\_\_ Institution: \_\_\_\_\_ Amount N\$: \_\_\_\_\_
3. Has the amount now been paid? YES ☐ NO ☐
4. If NO, amount of monthly payment? N\$: \_\_\_\_\_
5. Have you ever been declared insolvent? YES ☐ NO ☐
6. If YES, are you rehabilitated? YES ☐ NO ☐
7. It is a condition of NHE to obtain any information regarding my credit worthiness from any institution.
8. I/We accept that NHE's valuation of the property is confidential and for its own use only.
9. If this loan is granted I/we agree to the following:
  - (a) That the title deed of the property be approved by NHE's attorneys;
  - (b) To sign such documents as are necessary to register a mortgage bond which will secure the loan in favour of NHE and to pay all costs relating thereto.
10. I/We accept that no raising fee needs to be paid to an agent if this loan is granted. I/We declare that to the best of my/our knowledge and belief, the particulars recorded in this application are true and correct and no information has been withheld which could affect the bank's decision.
11. In the event of any loan being granted to me/us, I/we agree to be bound by the Rules of NHE, the Letter of Advice and the conditions as set out in the Mortgage Bond to be passed and the Schedule of Conditions.
12. Loans are offered in terms of the Rules of NHE and Management may, without giving any reason, decline an application for a loan agreed to but not actually advanced.
13. I/We certify that the foregoing answers and statements are true and correct, and I/we understand that any material mis-statement reserves to NHE the right to cancel any loan made to me/us.

Signature of Applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Signature of Spouse: \_\_\_\_\_

**FOR OFFICE USE ONLY****FINANCIAL INFORMATION**

1. 25 % of Household Income plus housing allowance: \_\_\_\_\_

2. Total Monthly Repayments: \_\_\_\_\_

If 1 is larger than 2, continue with the scale process: \_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_

Checked / Recommended by: \_\_\_\_\_ Date: \_\_\_\_\_

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Application Checklist	Date	Init
1. Copy ID (Self)		
2. Pay slip		
3. Housing Scheme Forms		
4. Affordability Check (.xls sheet)		
5. Copy Marriage certificate		
6. Copy Pay slip - Spouse		
7. Copy ID - Spouse		
8. Approved building plans (Building and Upgrade Loan)		
9. Tender (Building and Upgrade Loan)		
10. Waiver of Builders Lien (Building and Upgrade Loan)		
11.		
12.		
13.		
14.		
15.		