



DOMINICA AGRICULTURAL INDUSTRIAL AND DEVELOPMENT BANK

P.O. BOX 215, CORNER OF CHARLES AVENUE AND RAWLES LANE
GOODWILL, DOMINICA Tel:(767)-448-2853

APPLICATION FOR HOUSING LOAN

APPLICATION DATE ____/____/____

1. AMOUNT _____

2. LOAN PURPOSE: Construction Purchase Renovation/Improvement

3. PERSONAL DATA

Surname

First & Middle Name

Address

Telephone Number(s)

Date of Birth

Day() Month() Year ()

Sex

Male Female

Marital Status

Married Divorced/Separated
 Single Other.....

Income

\$ Weekly Fortnightly Monthly

Social Security No.

Present Employer

Years of Employment

Occupation

Previous Employer (1)

Previous Employer (2)

No. of Dependents including self

Present Home do you Own it Rent it Lease it Live rent-free

4. State the type of document the present owner holds on property:

- Certificate of Title
- Lease Documents
- The latest Tax Receipt for the Land
- Purchase Receipt for the Land
- A registered deed of gift or a probated will for property

5. Indicate the skill you have or can provide in constructing your home:

- Carpentry
- Electrical Wiring
- Plumbing
- Other.....
- Material transportation
- Masonry
- Labour

6. Complete this section if you would like to share cost of loan repayment:

Name
 Relationship
 Age
 Social Security No.
 Income \$ Weekly Fortnightly Monthly

7. Existing Loan Data (If Any):

	LOAN #1	LOAN #2	LOAN #3
BANK			
Loan A/c#			
Date approved			
Amount approved			
Amount disbursed			
Outstanding balance			
Interest rate			
Term			
Installment			
Arrears: Principal			
Arrears: Interest			
Security			

8. Financial Position of Applicant**a. ASSETS**

i. Property owned (lands, buildings, vehicles)	\$
ii. Cash/Savings/Fixed Deposits at Banks and other institutions	\$
iii. Other Assets	\$
TOTAL ASSETS	\$

b. LIABILITIES

i.	\$
ii.	\$
iii.	\$
iv.	\$
TOTAL LIABILITIES	\$

NET WORTH (Assets-Liabilities)	\$
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c. MONTHLY INCOME ANALYSIS

i. Gross Monthly Income	\$
ii. Less Taxes & Social Security	\$
iii. NET INCOME	\$
iv. Other Income	\$
TOTAL NET MONTHLY INCOME	\$

d. MONTHLY EXPENDITURE

i. Other loan payments (Monthly installments)	\$
ii. Insurance (Home, Life, Health, Vehicle)	\$
iii. Telephone, electricity & other utilities	\$
iv. Transportation/Car Operating	\$
v. Food	\$
vi. Clothing	\$
vii. Medical & Dental	\$
viii. Entertainment & Social	\$
ix. Other expenses	\$
x. Payment on proposed loan	\$
TOTAL EXPENDITURE	\$

SURPLUS (Income – Expenditure)	\$
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I/WE AGREE:

- a. To furnish all particulars of the Title or other documents which may be requested in furtherance of this application.
- b. To provide the Agricultural Industrial & Development bank with the true and correct answers to all questions arising out of this application and loan appraisal.
- c. To abide by the rules of the Agricultural, Industrial & Development Bank.
- d. To authorize the Bank to make reference about my/our credit worthiness and standing to other institutions in the country according to the decision of the Bank.
- e. In the event that the above information and attachments are found to be incorrect in any particular way, the loan or such part as shall remain unpaid with interest thereon shall become due and payable immediately.

PLEASE READ CAREFULLY

1. Under Section 37 of the Dominica Agricultural Industrial and Development Bank Act, Chapter 74:03 of the Laws of the Commonwealth of Dominica, any owner of land, or any other person applying for a loan, who willfully fails to disclose any material information within his knowledge or who willfully makes any statement which he knows to be false or does not believe to be true, shall be liable, on summary conviction, to a fine or imprisonment.

2. Under Section 38 of the said Act any other person who applies any loan or part thereof to any unauthorized purpose is liable, on summary conviction to a fine or imprisonment.

Signatures of Applicant

Bank Officer

Date _____

Date _____

Ask your employer to fill in this section

- a. Employer’s Social Security Reference No. _____
- b. Employer’s income before deduction _____

Weekly
Fortnightly
Monthly
- c. We agree to deduct installments from the employees salary upon his request, or alternately forward entire salary to the AID Bank, for the servicing of the loan applied for, when it is granted.

SIGNATURE OF EMPLOYER OR COMPANY’S NAME & ADDRESS

COMPANY’S REPRESENTATIVE OR STAMP