

Loan application (F)

1. Loan applicant's details

Forename and surname				Identity No.								
Home address												
E-mail				Phone No.								
Education:	<input type="checkbox"/>	primary	<input type="checkbox"/>	secondary	<input type="checkbox"/>	vocational	<input type="checkbox"/>	college	<input type="checkbox"/>	higher		
Home:	<input type="checkbox"/>	living with parents	<input type="checkbox"/>	dormitory	<input type="checkbox"/>	rented flat/house	<input type="checkbox"/>	owned flat	<input type="checkbox"/>	single-family house	<input type="checkbox"/>	other
Marital status:	<input type="checkbox"/>	single	<input type="checkbox"/>	married	<input type="checkbox"/>	in civil union	<input type="checkbox"/>	divorced	<input type="checkbox"/>	widow/widower	Number of dependents:	

2. Information about loan applicant's household*

Number of household members:		Number of minor dependents:	
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Net income of applicant's household, LVL

Forenames and surnames for the applicant and household members	Kinship	Employer	Employer's main area of business	Job title	Period of employment (with the present employer)	Salary (net)

Other monthly income of the applicant's household (please specify the type and amount)

Total income, LVL	
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Financial obligations of loan applicant's household members, LVL

Forename and surname	Type of commitments (loan, lease, guarantee, credit card etc.)	Lender	Principal outstanding	Repayment term	Monthly payment

Total monthly payment, LVL	
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Monthly expenses of applicant's household, LVL

Utilities, rent, property maintenance	
Food, household needs	
Transport	
Education, health, beauty products and services	
Leisure, travel, entertainment	
Monthly loan payments, financial services	
Savings and investments	
Other expenses	
Total expenses, LVL	

Monthly disposable income (income minus expenses), LVL	
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3. Loan details

Amount required, currency	Preferred loan repayment period (years)	Preferred monthly payment	Preferred monthly payment date
Purpose of the loan: home purchase	home construction or reconstruction	Residential property purchase price and currency (if the purpose of the loan is home purchase)	
refurbishment	other		
Address of the prospective home			

* Household – persons related by kinship or other personal relationship who share income and expenditure for sustenance and who live at one place of residence.

4. Loan collateral details

Property No 1										
Type of property:	flat	<input type="checkbox"/>	building plot	<input type="checkbox"/>	Address					
	house	<input type="checkbox"/>								
Fore name and surname of the owner (mortgagor)			borrower	<input type="checkbox"/>	Identity No.		Marital status:		married	<input type="checkbox"/>
									single	<input type="checkbox"/>
Forename and surname, identity No. of owner's (mortgagor's) spouse				Prenuptial Agreement		Property was purchased before marriage		<input type="checkbox"/>		
						Property was purchased during marriage		<input type="checkbox"/>		

Property No 2										
Type of property:	flat	<input type="checkbox"/>	building plot	<input type="checkbox"/>	Address					
	house	<input type="checkbox"/>								
Forename and surname of the owner (mortgagor)			borrower	<input type="checkbox"/>	Identity No.		Marital status:		married	<input type="checkbox"/>
									single	<input type="checkbox"/>
Forename and surname, identity No. of owner's (mortgagor's) spouse				Prenuptial Agreement		Property was purchased before marriage		<input type="checkbox"/>		
						Property was purchased during marriage		<input type="checkbox"/>		

Guarantor's details												
Forename and surname					Identity No.							
Home address												
E-mail					Phone No.							
Education:	<input type="checkbox"/>	primary	<input type="checkbox"/>	secondary	<input type="checkbox"/>	vocational	<input type="checkbox"/>	college	<input type="checkbox"/>	higher		
Home:	<input type="checkbox"/>	living with parents	<input type="checkbox"/>	dormitory	<input type="checkbox"/>	rented flat/house	<input type="checkbox"/>	owned flat	<input type="checkbox"/>	single-family house	<input type="checkbox"/>	other
Marital status:	<input type="checkbox"/>	single	<input type="checkbox"/>	married	<input type="checkbox"/>	in civil union	<input type="checkbox"/>	divorced	<input type="checkbox"/>	widow/widower	Number of dependents:	

Guarantor's monthly income, LVL (complete this section only if the guarantor is not a member of the household)									
Employer		Employer Job title			Job title		Period of employment (with the present employer)		
Salary (net)		Other income			Income in total				

5. Credit life insurance									
I wish to take out life insurance:	<input type="checkbox"/>	equivalent to loan amount	<input type="checkbox"/>	equivalent to part of loan amount	<input type="checkbox"/>	() LVL	<input type="checkbox"/>	not necessary	<input type="checkbox"/>

6. Home insurance									
I wish to have my real estate insured by Swedbank AS									
yes <input type="checkbox"/>									
Sum insured:		at replacement cost			other amount		() LVL		
		home contents (personal possessions)			() LVL		third-party liability		() LVL
I will deliver an insurance policy compliant with the requirements of "Swedbank" AS									
yes <input type="checkbox"/>									

7. Additional solutions for your security and convenience									
I wish to use the following services (the agreements will come into force after signed)		Internet banking and Telephone banking			2 nd pillar pension		3 rd pillar pension		Mobile banking**
		<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
		Visa Classic			an Escrow Account		<input type="checkbox"/>		

** I wish to receive a text message on successful / unsuccessful monthly loan payments and credit/debit transactions in excess of _____ LVL

I confirm that I am aware of the liability associated with furnishing incomplete or false information in this Application. I have been made aware of the fact that whenever a field of a required detail is left blank, the information will be considered to be absent. I am aware that any incomplete or false details furnished in this application constitute sufficient grounds for the Bank to step out of the loan agreement at any time after it is entered into and grounds to initiate criminal proceedings against the natural person who furnished the details or completed the application, pursuant to Section 210 or Section 177 of the Criminal Law of the Republic of Latvia. By completing this Application, I agree to further processing of my personal data supplied in this application, as well as to my personal data being obtained from third parties (e.g. from the Population Register of the Ministry of the Interior) and processed. I am aware that the Bank is entitled to disclose information to the Bank of Latvia and to receive information from the Bank of Latvia in the cases and subject to the procedure stipulated in the Regulations on the Credit Register of the Bank of Latvia. The Regulations of the Credit Register of the Bank of Latvia are available on the website of the Bank of Latvia: www.bank.lv. Pursuant to paragraph 1 of Section 7 of the Personal Data Protection Law, I hereby authorize the State Social Insurance Agency to provide Swedbank with information on any records held by the State Social Insurance Agency concerning my incomes and insurance periods, for the purposes of loan documentation processing.

Loans applicant's signature			Guarantor's signature			Date		
						_____/_____/_____.		

Bank's notes***

*** information on other collaterals, guarantors, the spouses of mortgagors, preferred repayment schedule, interest rate (fixed, variable, base), grace period, courier, insurance, appraiser, transaction amount in the Escrow Account Agreement, letter of guarantee for issuance of loan (for home loan), interbank agreement, other information)