



PERSONAL LOAN MORTGAGE

FAILURE TO COMPLETE ALL RELEVANT INFORMATION MAY DELAY THE PROCESSING OF THIS APPLICATION

Individual Application Joint Application Date: _____

Purpose of Loan _____

Sale Price (if applicable): \$ _____ Amount Requested: \$ _____ Term Requested _____

APPLICANT – PERSONAL INFORMATION

Please if you are related to any Officer / Director of Butterfield Bank

Mr. Mrs. Ms. Miss.

Last Name _____ First Name _____ Middle Name _____

Home Address _____ Parish _____ Postal Code _____

Mailing Address (if different from above) _____ Time at Present Address (yrs) _____

Previous Address _____ Time at Previous Address (yrs) _____
(If less than 2 years at present address)

Birth Date (month / day / year) _____ Home Telephone _____ Work Telephone _____ Cell Phone _____

Married Unmarried Separated / Divorced Widowed No. of Dependents _____ Ages _____

Social Insurance No. _____ Driver's Licence No. _____

Bermudian: Yes No If No, Date Moved to Bermuda _____

Name of Present Employer _____ Telephone No. _____

Occupation _____ Years of Employment _____

Previous Employer (if less than 2 years with present employer) _____ Years of Employment _____

Name of nearest living relative not currently residing with you _____ Telephone No. _____

Residence: Rent Own Own free & clear Live with Relatives

Associated with Butterfield Bank since _____ Name and Phone Number of Mortgage Holder or Landlord _____

Relation to Butterfield Bank Customer Employee / Director

Do you have any outstanding debts with Bermuda Credit Association Yes No If yes, give details _____

Do you have any outstanding judgements or are you a defendant in any suits or legal actions? Yes No If yes, give details _____

Do you have any obligation as an endorser, co-maker or guarantor? Yes No If yes, give details _____

I am also interested in: Credit Cards Savings Accounts Chequing Accounts Insurance Other (please state) _____

FOR BANK USE ONLY
CIF _____
Customer No. _____

JOINT APPLICANT – PERSONAL INFORMATION

Relationship to Main Applicant _____

Mr. Mrs. Ms. Miss.

Last Name _____ First Name _____ Middle Name _____

Home Address _____ Parish _____ Postal Code _____

Mailing Address (if different from above) _____ Time at Present Address (yrs) _____

Previous Address _____ Time at Previous Address (yrs) _____
(If less than 2 years at present address)

Birth Date (month / day / year) _____ Home Telephone _____ Work Telephone _____ Cell Phone _____

Married Unmarried Separated / Divorced Widowed No. of Dependents _____ Ages _____

Social Insurance No. _____ Driver's Licence No. _____

Bermudian: Yes No If No, Date Moved to Bermuda _____

Name of Present Employer _____ Telephone No. _____

Occupation _____ Years of Employment _____

Previous Employer (if less than 2 years with present employer) _____ Years of Employment _____

Name of nearest living relative not currently residing with you _____ Telephone No. _____

Residence: Rent Own Own free & clear Live with Relatives

Associated with Butterfield Bank since _____ Name and Phone Number of Mortgage Holder or Landlord _____

Relation to Butterfield Bank Customer Employee / Director

Do you have any outstanding debts with Bermuda Credit Association Yes No If yes, give details _____

Do you have any outstanding judgements or are you a defendant in any suits or legal actions? Yes No If yes, give details _____

Do you have any obligation as an endorser, co-maker or guarantor? Yes No If yes, give details _____

I am also interested in: Credit Cards Savings Accounts Chequing Accounts Insurance Other (please state) _____

FOR BANK USE ONLY
CIF _____
Customer No. _____

I/We hereby declare that the information in support of this application is true and complete in all material respects and that no information is omitted in relation to any of the items describing my/our liabilities.

I/We authorise you to contact such persons as you think fit to verify the correctness and completeness of this information and such other persons as may be necessary to conduct a credit check and authorise any such persons to release it to you.

I/We authorise you to provide references to other financial institutions concerning my/our loan or other accounts with you.

I/We authorise The Bank of N.T. Butterfield & Son Ltd. to debit the loan payment from my/our account number _____

in the name of _____ This authority is to remain in effect until cancelled by me/us. Preferred payment due date _____

Signature of Main Applicant _____ Date _____ Signature of Joint Applicant _____ Date _____

PERSONAL FINANCIAL STATEMENT

INCOME STATEMENT

MONTHLY INCOME (1)

Applicant's Salary (net)	\$	
Joint-Applicant's Salary (net)	\$	
Rental Income (halved)	\$	
Other Income (please specify)		
_____	\$	
Bonus	\$	
Pension	\$	
TOTAL MONTHLY INCOME	\$	

MONTHLY FIXED EXPENSES (2)

Mortgage	\$	
Rent	\$	
Insurance Premiums/Maintenance Fees	\$	
Installment Payments/Loans:		
Car	\$	
Furniture	\$	
Personal Loans	\$	
Credit Cards	\$	
Other	\$	
TOTAL FIXED MONTHLY EXPENSES	\$	

Notes: (1) Enter the income you receive on a regular basis (overtime, second job, alimony, investments, 50% of rental income, etc.)

(2) Include your estimated monthly mortgage and/or personal loan payment(s).

As a guide your total fixed monthly expenses should not exceed 50% of your total monthly income.

STATEMENT OF NET WORTH

CURRENT ASSETS (What I own)

Balance

Chequing and Savings Accounts	\$	
_____	\$	
_____	\$	
_____	\$	
Term Deposits	\$	
Investments	\$	
Stocks/Mutual Funds	\$	
What I'm Owed	\$	
Other (please specify)	\$	
_____	\$	
_____	\$	
TOTAL CURRENT ASSETS	\$	

LIABILITIES (What I owe)

Balance

Mortgage	\$	

Personal loans (please describe purpose below)		
_____	\$	
_____	\$	
_____	\$	
Credit Card Limits		
Butterfield Bank	\$	
Other (please specify)	\$	
_____	\$	
Other Debts (please specify)		
_____	\$	
_____	\$	
TOTAL LIABILITIES	\$	

FIXED ASSETS

Value

Home	\$	
Real Estate	\$	
Automobile	\$	
Boat	\$	
Other	\$	
TOTAL ASSETS	\$	

NET WORTH

\$

(Total Assets minus Total Liabilities)

Insurance: I wish to obtain the following insurance:

- Home & Contents Motorcar & Motorcycle
 Yacht & Pleasure Craft Creditor Life & Disability

I/We hereby declare that the information provided herein is true and complete in all material respects and that no information is omitted in relation to any of the items described in my/our Income Statement and Statement of Net Worth.

Signature of Main Applicant _____ Date _____ Signature of Joint Applicant _____ Date _____

BANK USE ONLY

Additional Credit approved
amount

\$ _____

facility type _____ expiry date _____

The Bank of N.T. Butterfield & Son Limited