



Mortgage Application

To be filled out by CHB:

Date Mortgage Number CHB

Purpose*:

- Purchase of a lot Purchase of an existing house Purchase of a lot and construction of a house/completion of a house
 Expansion/renovation of a house or apartment Construction house/apartment Consolidation of debt Purchase of second property Commercial purposes/investment Other: _____

Amounts to be mentioned are in: ANG USD EUR

Form should be filled out completely and signed for assessment of your application!

* Multiple options are possible

Address: Schouwburgweg 26, APC Complex, Curaçao **Tel:** +5999 431 3100
Fax: +5999 465 6102 **Website:** www.chb.cw **E-mail:** chbhome@chb.cw



Personal details

Applicant 1: _____

Last name: _____

First name: _____

Date and place of birth: _____

ID number: _____

Address: _____

City of residency: _____ Country: _____

Phone number Business: _____ Home: _____

Cell: _____

E-mail address: _____

Employer: _____

Profession: _____

Monthly gross income: _____

Additional monthly gross income: _____

Marital status: married single divorced

cohabiting widowed

Pre-nuptial agreement: yes no

Number of inhabitant children: _____

Age of children: _____

Name of a third party*: _____

Phone number of a third party: _____

Applicant 2: _____

Last name: _____

First name: _____

Date and place of birth: _____

ID number: _____

Address: _____

City of residency: _____ Country: _____

Phone number Business: _____ Home: _____

Cell: _____

E-mail address: _____

Employer: _____

Profession: _____

Monthly gross income: _____

Additional monthly gross income: _____

Marital status: married single divorced

cohabiting widowed

Pre-nuptial agreement: yes no

Number of inhabitant children: _____

Age of children: _____

Name of a third party*: _____

Phone number of a third party: _____

What type of mortgage would you prefer?

Annuity Interest only Combi Starters Seniors

Mortgage deed amount: _____

Loan amount: _____

Duration: _____ years

Purchase price: _____

Down Payment: _____

Property Address: _____

Will be used for: private residence rental purposes both

Lot: freehold leasehold

Please contact us if you would like to learn more about our various mortgage products.

Do you currently own any other real estate (lot, house)?

If so, please provide the address: _____

Do you currently pay rent? Yes: _____ monthly No

If yes, would you like to be eligible for a grace period?

Including payment fees Excluding payment fees No

Notary office: _____

Preferred date of closing the mortgage deed: _____

*** To be used if CHB is not able to get in touch with you**

How did you hear about us?

On the radio T.V. commercial

Referred by friends/relatives

Through website Facebook Newspaper

In a magazine Other: _____

Date: _____

Location: _____

Signature(s):

Applicant 1

Applicant 2

Statement of financial obligations

Personal details applicant

Name of applicant 1: _____

Name of applicant 2: _____

Financial obligations

I currently do not have any (contractual) financial obligation(s) [Continue to "Declaration of consent"]

Yes, I/we do have the following financial obligation(s):

Mortgage ANG USD EUR (Please mark the currency in which all amounts will be stated)

Mortgage provider 1: _____ Monthly Payment: _____ Balance: _____ As of: _____

Mortgage provider 2: _____ Monthly Payment: _____ Balance: _____ As of: _____

Overdue taxes

Crib number: _____ Balance: _____ As of: _____

Crib number: _____ Balance: _____ As of: _____

Other loans, including credit cards

Applicant 1

Lender 1: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 2: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 3: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 4: _____ Monthly payment: _____ Balance: _____ As of: _____

Applicant 2

Lender 1: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 2: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 3: _____ Monthly payment: _____ Balance: _____ As of: _____

Lender 4: _____ Monthly payment: _____ Balance: _____ As of: _____

Alimony

Monthly alimony payment (for your children and/or ex-partner) _____

This obligation expires on _____

Declaration of consent

I/we warrant and confirm that I/we have no other liabilities other than those listed on this form, and that all information given herein is accurate and complete and I/we understand that this information will form the basis on which the Bank will determine my/our credit worthiness.

I/we consent to the obtaining of such information from my/our present or any future employer, any credit reporting agency or any other person as the Bank may require at any time in connection with the credit hereby applied for or any renewal or extension thereof and to the disclosure of any information concerning me/us to any credit reporting agency or any person with whom I/we have or purpose to have financial relations. I/we agree to indemnify the Bank against and hold the Bank harmless from any claims for damages, costs or expenses or any liability howsoever arising from such disclosure. The Bank is also authorized to retain this application whether or not my/our application for credit is approved.

Location _____ Date _____

Signature Applicant 1 _____ Signature Applicant 2 _____



Checklist:

Have you been wondering what documents CHB would need to assess your mortgage application?

This checklist helps you organize the required documents. Are you a business owner?

Ask for our check-list for business owners!

Completed forms as supplied by CHB:

- Mortgage application form
- Statement of financial obligations including Consent Clause
- "Profile Questionnaire" (applicable for BES-islands)

General

- Salary/pay slips over the last 3 months
- Bank statements over the last 3 months of your checking account. Statements should clearly show the account number and financial obligations
- Copy of a valid ID
- Employment contract or Employers Declaration, not older than 1 month/declaration of intent to offer the applicant a permanent employment contract in case employee is still in trial period
- Pension statement/calculation, not older than 1 year (in case mortgage term exceeds age of retirement)
- Proof of additional income (if applicable and structural)
- Proof of assets or personal contribution (if applicable)

If you are married or living together, please provide the documents mentioned above for your partner as well.

Documents related to the property:

- Certificate of measurement/Cadastral plan
- Ministerial Decree in case of leasehold
- Appraisal report or market indication with pictures (not older than 1 year), prepared by a CHB approved appraiser (a list of CHB approved appraisers is available)

Additional documents in case of:

Purchase:

- Signed or tentative agreement of purchase and sale

Construction/extension/repair & renovation:

- Construction estimate
- Copy of construction permit **
- Copy of construction drawings with R.O.P stamp.**

*** only applicable in case of construction or extensions*

Consolidation of debt:

- Balance statements (not older than 1 month)

Property division:

- Covenant/debt statement

Residency in The Netherlands, Belgium, Austria or Italy:

- Credit report (not older than 1 month)

Third party representation:

- ID of the person who will represent you;
- Signed notarial statement of approval with regards to the involvement of a third party in handling your mortgage

We may request additional information if needed.

Checklist for business owners:

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General

- Salary/pay slips over the last 3 months*
- Bank statements over the last 3 months of your checking account. Statements should clearly show the account number and financial obligations*
- Tax return for Income Tax, Wage Tax and Profit Tax from the past 3 years, containing an official stamp to prove receipt by Curaçao Tax Authorities
- Annual financial statements from the last 3 years, preferably audited by an independent auditor, or at least compiled by an independent administration office
- Financial business projections for the next 3 years
- Bank reference
- Source of funds declaration
- Ultimate Beneficial Owner (UBO) form
- Business checking account statements over the last 6 months
- Copy of a valid ID*
- Pension statement/calculation, not older than 1 year (in case mortgage term exceeds age of retirement)
- Proof of additional income (if applicable and structural)
- Proof of assets or personal contribution (if applicable)

**If you are married or living together, please provide these documents for your partner as well.*

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FATCA and US tax liability

The Foreign Account Tax Compliance Act (FATCA) was enacted into law by the United States in 2010, and is intended to make US tax subjects who hold assets outside the US correctly file tax returns to the US tax authorities, the IRS. To improve international tax compliance and provide for the implementation of FATCA with respect to Curaçao, the US government has made a reciprocal agreement with the government in Curaçao regarding the exchange of certain details.

As of July 1, 2014, all Curaçao financial institutions, including Centrale Hypotheekbank N.V. (the 'Bank'), are required by law to provide the Curaçao tax authorities with information about customers who could have United States tax liability, who will then forward this information to the IRS. If you have a US tax liability, this means that you are obliged to file a tax return in the United States, and the Bank will then report details of your account to the authorities.

Please indicate if you have (or had) a US tax liability:

YES No

For more information, please visit our website at www.chb.cw.