

Previous Employer:

14. Length of Service:

15. If self-employed,

Nature of Business:

Business Address:

Date business established:

16. Does the Applicant have unadvanced shares?

17. Assets owned by applicant(s) [attach schedule and estimated value(s)]:
.....

18. Name of present Bankers?

19. Monthly financial commitments?

<u>Institution</u>	<u>Balance</u>	<u>Monthly Repayment</u>
TOTAL		

B. LOAN

20. Purpose of Loan?

21. Amount of Loan required?

22. Is the Loan to purchase property? Yes No

If yes, what is the purchase price?

23. Have you had a previous loan from the Association? Yes No

If yes, is the same security being used for this loan? Yes No

<u>Official Use Only</u>	
Loan Amount? _____	Date made? _____
Balance due? _____	Arrears, if any _____

24. Has this proposal been offered to any other financial institution? Yes No

DETAILS OF PROPERTY OFFERED AS SECURITY

25. Size of land?

26. Location?

27. Is there road access to the lands or property? Yes No

28. Are utilities in place: Water? Yes No

Electricity? Yes No

Telephone? Yes No

29. Is the property freehold or leasehold

30. If leasehold, what is the unexpired term of the lease?

31. Does the applicant own the property? Yes No

32. Does the owner possess a proper title to the property? Yes No

33. If the applicant does not own the property, please state name of owner?

..... Tel. No.

34. Description of the land or building(s)

.....

35. Nature of walls?

36. Roofing?

37. Age of building?

38. Other details?

39. Present value of Property? (attach valuation).....

40. If loan is required to build, please state:

The estimated cost of construction

Specifications

Location of building

<p><u>OFFICIAL USE ONLY</u></p> <p>Final Property Value=</p> <hr/> <p>Maximum Loan =</p> <hr/>

[THIS PAGE IS FOR OFFICIAL USE ONLY]

DETAILS OF REPAYMENT

AMOUNT

INTEREST RATE

REPAYMENT PERIOD

Quarterly Loan

Monthly Loan

Principal _____

Interest _____ (1st quarter)

Total _____ (1st quarter)

_____ (monthly)

DEBT SERVICE RATIO = %

LOANS OFFICER'S COMMENTS

Recommended

Not Recommended

Consider

Conditional Recommendation

SECRETARY'S REMARKS (IF ANY)

BOARD DECISION

Approved

Not Approved

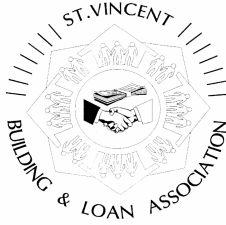
Deferred

K.A. Browne, B. Sc. (Hons) PRESIDENT

J. Jack, FMAAT.,ACCA,J.P. VICE-PRESIDENT

R. Bennett, Dip. Bus. Admin.,

B.Comm. (Hons.), M.B.A. (Dist.)



Nicole Sylvester, L.L.B, L.L.M COUNSEL.

Garth Saunder B.Sc. (C.Eng) M.B.A. (Dist.)

I.D. Fitzpatrick, B.Sc. (Bus. Admin.)

G. C. Isaacs, LL.B. (Lond.) (Former Atn. Gen.)

G. J. Providence, B. A., M. A. (Econ) SECRETARY/CEO

ST. VINCENT BUILDING & LOAN ASSOCIATION

INCORPORATED 4TH JULY, 1941

Date: _____

Comments (if any) _____

108 HALIFAX ST. • BOX 252 • KINGSTOWN • ST. VINCENT & THE GRENADINES

PHONE: (784) 457-1796 • FAX: (784) 457-1565

E-MAIL: BLASVG@CARIBSURF.COM

WEB SITE: SVGBLA.COM