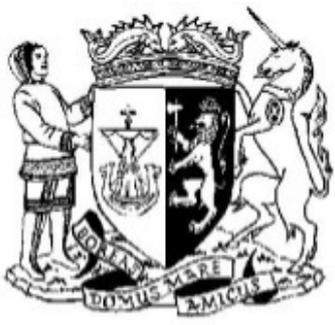


Loan Ref. No. ....  
Loan Amount .....  
Period of Loan .....



**ORKNEY**  
**ISLANDS COUNCIL**

**Housing Loan Application**

**PERSONAL INFORMATION - APPLICANT ONE**

Full Name	
Address	
Postcode	
How long have you lived at this address	years
Home Status	Home Owner / Buying / Renting / Boarding / Other ( <i>delete as appropriate</i> )
If less than 3 years please list all previous addresses for the 3 year period	
Date of Birth	
Marital Status	
No. of dependant children	
Ages of children	

**EMPLOYMENT**

Are you:	Employed / Self-Employed / Not Working / Retired ( <i>delete as appropriate</i> )
Is your contract	Full Time / Part time ( <i>delete as appropriate</i> ) Temporary / Permanent ( <i>delete as appropriate</i> )
Job Title/Occupation	
Name of Employer	
Address of Employer	
Postcode	
How long have you been with your present Employer	years
May your Employer be approached to confirm your earnings	Yes / No
Gross Annual Salary	£
Guaranteed Overtime	£
Non-Guaranteed Overtime	£
Bonus	£
Other Income (eg. Benefits/investment income)	£

## GENERAL

Name of Bank	
Address	
Postcode	
May OIC contact your bank for a reference	Yes / No
Have you ever been bankrupt	Yes / No
Have you ever entered into any agreement with creditors, or had a decree for debt taken against you	Yes / No
If yes, please state details of payments, final payment is due.	

## OUTGOINGS

Provide a list regular outgoings (eg. Loan or credit card repayments, direct debits, standing orders) <b>Continue on separate page if necessary.</b>	£
	£
	£
	£

Have you ever had an Orkney Islands Council Loan	Yes / No
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## SOLICITOR

Name of Solicitor	
Address of Solicitor	
Postcode	
Telephone Number	

**PERSONAL INFORMATION - APPLICANT TWO (if applicable)**

Full Name	
Address	
Postcode	
How long have you lived at this address	years
Home Status	Home Owner / Buying / Renting / Boarding / Other <i>(delete as appropriate)</i>
If less than 3 years please list all previous addresses for the 3 year period	
Date of Birth	
Marital Status	
No. of dependant children	
Ages of children	

**EMPLOYMENT**

Are you:	Employed / Self-Employed / Not Working / Retired <i>(delete as appropriate)</i>
Is your contract	Full Time / Part time <i>(delete as appropriate)</i> Temporary / Permanent <i>(delete as appropriate)</i>
Job Title/Occupation	
Name of Employer	
Address of Employer	
Postcode	
How long have you been with your present Employer	years
May your Employer be approached to confirm your earnings	Yes / No
Gross Annual Salary	£
Guaranteed Overtime	£
Non-Guaranteed Overtime	£
Bonus	£
Other Income (eg. Benefits/investment income)	£

## GENERAL

Name of Bank	
Address	
Postcode	
May OIC contact your bank for a reference	Yes / No
Have you ever been bankrupt	Yes / No
Have you ever entered into any agreement with creditors, or had a decree for debt taken against you	Yes / No
If yes, please state details of payments, final payment is due.	

## OUTGOINGS

Provide a list regular outgoings (eg. Loan or credit card repayments, direct debits, standing orders) <b>Continue on separate page if necessary.</b>	£
	£
	£
	£

Have you ever had an Orkney Islands Council Loan	Yes / No
--	----------

## SOLICITOR (if different from applicant one)

Name of Solicitor	
Address of Solicitor	
Postcode	
Telephone Number	

## HOUSING LOAN

Purchase Price of Property	£
Amount of Loan Required	£
Loan period required	Years
Purpose of the Loan	
Source of Deposit	

## THE PROPERTY

Address of Property	
Postcode	
What age is the property	Years
How may entry be gained to the property	
Home Report Provided	Yes / No
Full description of the property	

## DECLARATION

I/We declare that:

a) I am/We are aged 16 or over.

b) All the answers to the questions in the foregoing application form are correct and that I am/We are aware that the said answers will form the basis of any loan arrangements made between me/us and Orkney Islands Council, in the event that Orkney Islands Council decides to offer me/us a loan.

c) I/We understand that the report on the property which the Council will obtain is intended solely for the consideration of the Council in determining what loan if any, they are to make on the security of the property and that if a loan is made no responsibility will be accepted by the Council or their Surveyor as to the reasonableness of the price being paid and/or the present or future condition of the property.

(N.B. Applicants who wish a survey for their own information and protection should consult a surveyor on their own account).

d) I/We understand that any advance made to me/us will be subject to the standard conditions normally imposed on borrowers by the Council or to such other conditions as may be considered necessary by the Council.

e) I/We understand that the Council may require to carry out credit checks on me/us for the purpose of determining what loan, if any, to make; and I/we consent to the Council so doing.

I/We hereby make formal application for an advance of £ ..... repayable over a proposed period of ..... years.

I/We enclose a remittance for £180.00 in settlement of the administration fee which will not be returned in the event of the application being refused.

Signed:	Date:
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Signed:	Date:
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## CHECKLIST

Documents that require to be included with Housing Loan application:-

- Two letters of refusal from a Lender along with copy of original application or detailed screen prints of the Decision in Principal.
- Admin Fee of £180.00.
- Proof of Income (3 months payslips/Certified Accounts for the last 2 years if Self-Employed & P60).
- Proof of deposit (savings account etc).
- Plans of new build/improvements (if applicable).
- Copy of Home Report (if applicable).
- Valuation of Property (if you already have a recent valuation).
- Three most recent bank statements (that shows evidence of direct debits) along with evidence of savings accounts.

### How information about you will be used

Finance Services require the information on this form to enable us to process your Housing Loan Application. All the information will then form the basis of any loan arrangements. The Local Government etc. (Scotland) Act 1994 is the legal basis for the Council processing your personal information.

The information may be shared within the local Authority and with Audit Scotland to detect and prevent fraud.

For more information about how we process information, how long we retain the information, or the right to complain please contact us, visit <http://www.orkney.gov.uk/Online-Services/privacy.htm> or scan the link below using your smart phone. If you are unable to access the Council's website or scan the link you can request a paper copy from the Council.

