



# MAURITIUS HOUSING COMPANY LT

Issue 1 Rev 1  
MHC/COM/DOC/36

## COMMERCIAL DIVISION

### APPLICATION FOR A THIRD PARTY INSCRIPTION

Reference:

A. PERSONAL DETAILS	Applicant	Co-Applicant / Guarantor (Caution Solidaire/Hypothecaire)
1. Surname (Mr / Mrs / Miss)		
2. Other Names		
3. Identity Card No. (Applicant)		
4. Wife's Maiden Name		
5. Identity Card No. (Wife, If any)		
6. Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Others	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Others
7. Date of Marriage		
8. Marriage Terms		
9. Current Address		
10. Contact Numbers: Home		
Office		
Mobile		
Fax		
Email Address		
11. Employment	Occupation	
	Employer	
	Period Employed	
	yrs      mths	yrs      mths

B. PERSONAL DETAILS	Co-Applicant / Guarantor (Caution Solidaire/Hypothecaire)	Co-Applicant / Guarantor (Caution Solidaire/Hypothecaire)
1. Surname (Mr / Mrs / Miss)		
2. Other Names		
3. Identity Card No. (Applicant)		
4. Wife's Maiden Name		
5. Identity Card No. (Wife, If any)		
6. Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Others	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widow/er <input type="checkbox"/> Separated <input type="checkbox"/> Divorced/Others
7. Date of Marriage		
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9. Current Address		
10. Contact Numbers: Home		
Office		
Mobile		
Fax		
Email Address		
11. Employment	Occupation	
	Employer	
	Period Employed	
	yrs      mths	yrs      mths

<b>C. MONTHLY INCOME</b>		Name (i):	Name (ii):	Name (iii):	Name (iv):
a. 1.	Basic				
	2. Allowance				
	3. Overtime				
	3. Part Time				
	4. Other Income				
b.	Self Employed				
<b>Total Monthly Income (Rs)</b>					

**D. OUTSTANDING LOANS**

Does anyone who is a party to the loan have any other commitments or loans with MHC and any other institution?

Yes  No . If yes, give details:-

Name of Borrower	Lending Institution	Purpose of Loan	Original Loan Amount (Rs)	Balance Outstanding to-date (Rs)	Term (Months)	Remaining Period (Months)	Number of Instalments in Arrear	Total Amount in Arrear (Rs)

Reason for Arrears (if applicable) .....

.....

<b>E. MONTHLY DEDUCTIONS</b>	Applicant (i) Mr (Rs)	Applicant (ii) Mrs (Rs)	Applicant (iii) Co-Applicant / Guarantor Mr - (Rs)	Applicant (iv) Co-Applicant / Guarantor Mrs - (Rs)
1. MHC Ltd				
2. Insurance Premia				
3.				
4.				
5. Loans				
6.				
7.				
8.				
<b>Total Monthly Deduction</b>				

<b>F. AVERAGE MONTHLY EXPENSES</b>				
e.g HouseHold Expenditure(CEB, CWA..)				
Small Credit Facilities(CIM,Courts..)				
Educational Expenses(Tuition, University..)				
Other Expenses(Vehicles,Medical, Parabile..)				

## G. DETAILS OF THIRD PARTY LOAN

1.	Lending Institution				
2.	Purpose of the Loan				
3.	Loan Details	Amount of Loan (Rs)	Repayment Period (Months)	Interest Rate (% p.a.)	Monthly Repayment (including premium if applicable) (Rs)
4.	Rank of Third Party Inscription	<input type="checkbox"/> Pari Passu <input type="checkbox"/> 2nd Rank <input type="checkbox"/> Other.....			

## H. OTHERS

1.	MHC Loan/s Payment/s	<input type="checkbox"/> SDA <input type="checkbox"/> BSO <input type="checkbox"/> Cash at Counter
2.	Remarks	

Applicant/s Signature :

Mr

Mrs

\* Co- Owner/Guarantor Signature:  
(Existing MHC Loan)

Mr

Mrs

\* Caution Solidaire  
(New Third Party Loan)

Mr

Mrs

\* We hereby confirm our consent to Mr & Mrs \_\_\_\_\_  
subscribing to the above third party loan.

**Date:** \_\_\_\_\_

**Interviewing officer:** \_\_\_\_\_

**PLEASE REFER TO NOTES ON VERSO BEFORE SUBMITTING YOUR APPLICATION**

## **I. LIST OF DOCUMENTS TO PRODUCE**

1. **Proof of Income** ('Preuves de revenus')
  - **Salary slips** ('Fiches de salaires') for the six preceding months.
  - **Certificate of Employment and Income** ('Attestation d'emploi et de revenus') signed by employer indicating Name, Address & Telephone number of the latter and also period of employment.
  - **Bank Account and/or Statements** ('Livret et/ou Relevé de compte/s bancaire/s') for the six preceding months/12 months for self-employed/daily worker.
  - **Any other relevant document/s** as may be required to prove and assess income.
  - Certificate/s / evidence/s of all **Outstanding Credit Facilities** with details.
2. Letter from Lending Institution confirming details of loan (as per Section G).
3. A location plan to help MHC Ltd's Technical Officer to find your property for valuation purpose and, if applicable, plans for proposed project / extension, together with relevant permits (Building, development, etc).

## **J. FEE**

A non-refundable processing fee of **Rs 2,000/-** is payable at the time of Application.

## **K. NOTES TO APPLICANTS**

1. Applicants are hereby informed that **no-permission** shall be granted in the following cases:-
  - (a) If existing loan accounts are in arrears.
  - (b) Where the total monthly commitments (i.e MHC Loan/s + other loan/s repayments) exceed 40% of applicant's monthly income.
  - (c) Where the total loan amount (i.e MHC loan/s + Other loan/s) exceed 75% of MHC's valuation of the property.
  - (d) When the loan may be obtained from MHC on the same or better terms.
2. Applicants are also informed that the building Insurance cover will be updated to reflect MHC's present valuation of their property.
3. Any undisclosed or inaccurate information and/or missing document/s may unduly delay the processing of the application.

## **L. OFFENCES (Borrower Protection Act 2007)**

Any person who knowingly gives false or misleading information in any material particular in his application for a credit facility under section 10 shall commit an offence and shall, on conviction, be liable to a fine not exceeding 50,000 rupees.

For submission of your application, please phone for an appointment ('Rendez-vous'):-

**Head Office: Port Louis (405-5555)**

**MHC Branches: Curepipe (676-0245/46/49), Goodlands (282-1442/60), Flacq (413-5139), Rodrigues (831-1787 / 831-0930), Bambous (452-0372), Triolet (261-7623)**

*SAS/KB/KK/bb/sks/04/04/2007*