

## LOAN APPLICATION

### 1. HOUSING LOAN

housing loan will be insured at UAB "Būsto paskolų draudimas"

<b>HL Purpose:</b>	Purchase <input type="checkbox"/>	Construction <input type="checkbox"/>	Reconstruction <input type="checkbox"/>	Renovation <input type="checkbox"/>		
<b>Other:</b>						
<b>Housing loan amount equivalent in Litas:</b>		<b>HL currency:</b>	LTL <input type="checkbox"/>	EUR <input type="checkbox"/>	USD <input type="checkbox"/>	CHF <input type="checkbox"/>
<b>HL currency and amount (in words)</b>						
<b>Price of dwelling to be purchased / estimate amount of construction works ( in Litas)</b>						
<b>HL term (years, max. 30 years)</b>		<b>HL grace period (max. 24 months)</b>				
<b>HL repayment method</b>	Linear <input type="checkbox"/> Annuity <input type="checkbox"/> Floating maturity <input type="checkbox"/> 40y repayment schedule <input type="checkbox"/>					
<b>Interest fixing period</b>	3 months <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months <input type="checkbox"/>					

### 2. LOAN FOR CONSUMING PURPOSES WITH COLLATERAL

<b>Loan purpose</b>						
<b>Loan amount equivalent in Litas:</b>		<b>Loan currency:</b>	Litas <input type="checkbox"/>	Euro <input type="checkbox"/>	US dollars <input type="checkbox"/>	
<b>HL currency and amount (in words)</b>						
<b>Loan term (years, max. 30 years)</b>		<b>Loan grace period (max. 24 months)</b>				
<b>Loan repayment method</b>	Linear <input type="checkbox"/> Annuity <input type="checkbox"/>					
<b>Interest fixing period</b>	3 months <input type="checkbox"/> 6 months <input type="checkbox"/> 12 months <input type="checkbox"/>					

### 3. HOME FLEX

<b>Loan purpose</b>						
<b>Loan amount equivalent in Litas:</b>		<b>Loan currency:</b>	Litas <input type="checkbox"/>	Euro <input type="checkbox"/>	US dollars <input type="checkbox"/>	
<b>HL currency and amount (in words)</b>						
<b>Loan term</b>	<b>10</b>					
<b>Loan repayment method</b>	-					
<b>Interest fixing period</b>	Overnight VILIBOR, EURLIBOR, LIBOR					

**4. INFORMATION ABOUT APPLICANT**

Name, Surname			
Identity code, Date of birth			
Contact address, telephone number			
E-mail address			
Family status	Married <input type="checkbox"/>	Single <input type="checkbox"/>	Free marriage <input type="checkbox"/> Divorced <input type="checkbox"/>
Education			
Work place	Address, telephone No.	Position	Employed since

Employment agreement    Permanent time     Fixed term     Until: \_\_\_\_\_  
    Owner     Shareholder     Part of share capital:  %

**5. UNDER-AGE CHILDREN AND OTHER DEPENDENTS**

Name, Surname	Age

**6. INFORMATION ABOUT SPOUSE/ CO-APPLICANT**

Name, Surname	
Identity code	
Contact address, telephone number	

Education	
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Work place	Address, telephone No.	Position	Employed since

Employment agreement    Permanent time     Fixed term     Until: \_\_\_\_\_  
    Owner     Shareholder     Part of share capital:  %

**7. DATA ABOUT DWELLING TO BE PURCHASED/ CONSTRUCTED AND LAND PLOT**

Dwelling type (e.g. apartment, house, cottage ) and construction year	
Address of dwelling and living space (sq.m)	
Area of land plot (in ares)	

Additional information, if HL is for dwelling construction:

Invested into construction own funds	
Way of construction	self - dependent <input type="checkbox"/> according contract <input type="checkbox"/>
I choose	<input type="checkbox"/> stage financing (HL is draw down in stages when property evaluation report about increased dwelling value is presented to the Bank) <input type="checkbox"/> financing, when applicant presents to the Bank documents evidencing purposive HL use (invoices, contracts)
Preliminary date of construction finishing	

**8. FAMILY INCOME (NETTO) AND EXPENSES**

Average family income (netto) Lt		Average family expenses, Lt	
Applicants salary in principal working place		Public Utilities or rent	
Applicants salary in other working place (-s)		Food & Alcoholic beverages, consumer goods)	
Co-applicants salary in principal working place		Medical/ health care	
Co-applicants salary in other working place (-s)		Education	
Other income:		Insurance installments	
Income from rent		Financial expenses (interest, fees, etc)	
Financial income (interest, dividend, etc)		Other expenxes	
Other family income			
<b>TOTAL</b>		<b>TOTAL</b>	

**9. APPLICANT'S & CO-APPLICANT'S LIABILITIES**

Borrower	Lender	Liability			Maturity	Monthly instalment
		type	amount	currency		

**10. ASSETS & ASSETS TO BE PLEDGED**

Asset (real estate, movable, deposits, shares, bonds)	Owner	Value	Pledged (YES/NO)

**11. ACCOUNTS IN OTHER BANKS**

Account No	Currency	Bank	
Credit card No	Credit limit	Currency	Bank

1. I hereby do certify the above data to be true, comprehensive and correct.

2. I authorize Nordea Bank Finland Plc Lithuania Branch to find out all information concerning my credit behaviour and job relations, check information about my received incomes in SODRA data base, check information about my family composition from the Resident Register Service and pass the information about financial background to other units of Nordea Group, guarantors and warrantors.

3. I hereby confirm that (check the necessary):

- I agree
- I disagree

that my personal data i.e. name, surname, date of birth, address, telephone number, e-mail address, would be processed for direct marketing purposes and for the receipt of information about the services, products and activities of the Bank and Nordea Group companies operating in Lithuania.

I hereby confirm that I was informed that my personal data collected for direct marketing purposes, will be kept till the termination of the agreement for the relevant services or for 12 months if the agreement is not concluded, and about the right to refuse at anytime, that the Bank would manage the data collected for the direct marketing purposes.

4. I hereby confirm that I understand that non provision of information provided under the application, may be the ground to refuse to provide certain financial services.

5. I hereby confirm that no litigation, arbitration or administrative proceedings are current or, to his knowledge, pending or threatened.

\_\_\_\_\_ 200\_\_ year, \_\_\_\_\_ of \_\_\_\_\_.  
 Name, Surname Signature

\_\_\_\_\_ 200\_\_ year, \_\_\_\_\_ of \_\_\_\_\_.  
 Name, Surname Signature

**DOCUMENTS TO BE PRESENTED WITH APPLICATION:**

- |   |  |
|---|--|
| <input type="checkbox"/> Passport (Co-applicant's passport) and Social insurance certificate (Co-applicant's SIC)   | <input type="checkbox"/> Assets and income declaration of last year (if any)   |
| <input type="checkbox"/> Certificate of applicant's (Co-applicant) salary of last 6 (12) calendar months issued by the employer   | <input type="checkbox"/> Copies of agreements of any financial liabilities of the family   |
| <input type="checkbox"/> Certificate from LR VMI about applicant's (Co-applicant) income of last 6 (12) calendar months (if applicant (co-applicant) get income according business licence) | <input type="checkbox"/> Mortgage dwelling evaluation certificate / report with an appraisal company   |
| <input type="checkbox"/> Other documents evidencing applicants (co-applicants) income ( e.g. author agreements, bonds, securities)  | <input type="checkbox"/> Construction/ reconstruction permission, construction/ reconstruction project, copy of documents evidencing land acquisition or rent with the purpose to execute construction, estimate of the construction, reconstruction or renovation works |
| <input type="checkbox"/> Registration certificate of applicants (or co-applicants) enterprise, financial reports for last 3 years, description of enterprise activity written form)         | <input type="checkbox"/> Certificate regarding membership in community, copy of preliminary schedule of works and utilization agreement of building, reconstruction or renovation funds, preliminar agreement of apartment construction/ purchase                        |
|   | <input type="checkbox"/> Other:  |

**PROPERTY EVALUATION COMPANIES ACCEPTED BY THE BANK**

**INSURANCE COMPANIES ACCEPTED BY THE BANK**

<ol style="list-style-type: none"> <li>1. UAB "Ober Haus" Nekilnojamasis turtas</li> <li>2. UAB "Butas Tau"</li> <li>3. UAB "Domus Optima"</li> <li>4. UAB "Latmas"</li> <li>5. UAB "Nidulus"</li> <li>6. UAB "Verslavita"</li> <li>7. UAB "Liturta"</li> <li>8. UAB "Vestus"</li> <li>9. UAB "In real"</li> <li>10. UAB "Faulana"</li> <li>11. UAB "Cento kubas"</li> <li>12. UAB "Turto vadybos biuras"</li> <li>13. UAB Korporacija "Matininkai"</li> <li>14. UAB "Resolution"</li> <li>15. UAB "Arco Real Estate"</li> <li>16. VĮ "Registru centras"</li> <li>17. UAB „Perspektyvios idėjos"</li> <li>18. UAB "Prospectus"</li> <li>19. UAB "BRC nekilnojamas turtas"</li> <li>20. UAB "Turto spektras"</li> <li>21. UAB "Baltijos turto vertinimo agentūra"</li> <li>22. UAB "Colliers International"</li> </ol>	<ol style="list-style-type: none"> <li>1. UAB "ERGO Lietuva"</li> <li>2. AB "Lietuvos draudimas"</li> <li>3. UADB Seesam Lietuva</li> <li>4. UAB DK "PZU Lietuva"</li> <li>5. UAB "IF draudimas"</li> <li>6. UAB „BTA draudimas"</li> </ol>
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**PILDO NORDEA BANK FINLAND PLC LIETUVOS SKYRIAUS DARBUOTOJAI**

Nordea Bank Finland Plc Lithuania Branch: _____	
Authorised worker:	
_____ Name, surname	_____ Signature
200__ year. _____ of _____.	