

# **The Mercantile Service Provident Society**

**NOTE TO APPLICANT** : Please ensure that the following requirements are met and documents furnished to the Society, when applying for a Housing Loan.

## **CONSTRUCTION OF HOUSE / FLAT AND EXTENSION TO EXISTING HOUSE**

1. The Original Title Deeds of the property named in the Form of Application should be attached.
2. If the property is mortgaged to a Lending Institution approved by the Society, a letter to this effect should be furnished from such institution.
3. A Certificate from the Attorney-at-law / Notary Public confirming :
  - (i). The ownership of the property.
  - (ii). Whether the property is free from encumbrances.
  - (iii). Whether the land is divided and defined.
4. If within municipality, Urban Council, Town Council or provincial Council, The Building Plan duly approved by the Local Authority. If the Local Authority does not have to approve building plans, a letter from the Chairman of the Local Authority to this effect is necessary.
5. Estimate of the Costs. (BOQ)



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## APPLICATION FOR HOUSING LOAN – CONSTRUCTION OF HOUSE / FLAT or EXTENSION TO EXISTING HOUSE

(All columns should be completed)

1. Full Name Applicant .....  
(IN BLOCK LETTERS) .....
2. Membership Number .....
3. Present Address and Contact Number .....  
.....  
.....  
.....
4. Name of Employer .....
5. Proposed monthly repayment of Capital  
exclusive of Interest (A multiple of Rs. 100/=) .....  
(Including previous Loan) .....
6. Amount of Loan Applied .....
7. Name of Land and House of flat situation  
and extent. If Urban property the Assessment .....  
Number and Street name. ....
8. (1) (a) Do you own the site absolutely .....  
(b) Do you own the site jointly with your spouse .....  
(c) Does your spouse own the site absolutely .....  
(d) Is the site in any way encumbered .....
- (2) Annex Certificate from a Notary Public as evidence  
of matters stated in (a) (b) (c) (d) above .....
- (3) Furnish the prints (if any) of proposed  
construction with evidence of approval .....  
(Where necessary) by relevant Local Authority .....
- (4) State estimated Building Costs .....
- (5) Furnish Title Deeds .....

