

PLEASE TICK THE CORRECT BOXES OR ANSWER THE SPACES PROVIDED USING CAPITALS. PLEASE ANSWER ALL THE QUESTIONS. PLEASE FORWARD THE DOCUMENTS AS PER POINT 11.

1. APPLICANT PERSONAL DETAILS

Title* Mr Mrs Miss Ms Dr Other

Name/Second name/Surname*

Gender/Date of Birth Male Female Date of Birth Personal N

ID Documents Pasport N Date of issue Date of expire
 Authority Nationality

Current Address –
Overseas Country / Town / Street N / Postcode

Address for correspondence –
Country / Overseas Country / Town / Street N / Postcode

Home phone/Work phone/E-mail

Marital Status Married Single Living with partner Widowed Separated Divorced
 Number of dependent children husband/ spouse Name

Current Residential Status Homeowner Renting (Private) Renting (Council) Family/ Friend

Customer type First Time Buyer Remortgage Homemover Existing Hebros Mortgage Customer

2. DETAILS OF REQUIRED CREDIT

Amount of loan required Amount Currency
 In words

Type of loan product Overdraft Consumer Mortgage Other loan product

Loan Purpose

Utilisation One-time Partial Availability deadline

Utilisation plan
(up to DD/MM/YY / AMOUNT)

Repayment Annuity Decrease installments Loan period Deadline

What is your preferred payment date? If no date is specified, a payment date of the 1st of the month will be assumed.

Interest rate model

Interest rate defined (contracted) for the first year and different for the rest of the period

Interest rate defined (contracted) for the first three years and different for the rest of the period

Interest rate defined (contracted) for the whole period

3. DETAILS OF MORTGAGE REQUIRED FOR PURCHASE (IF APPLYING FOR A MORTGAGE)
 The mortgaged property need to be ready for use – an act (application N 15, issued in accordance with Regulation № 3/31.07.2003) related to already completed building have to be constituted.

Purchase price of property % Amount Currency

Structure of the source
Loan from Hebros

%	<input type="text"/>	%	Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Currency	<input type="text"/>
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Own Funds

%	<input type="text"/>	%	Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Currency	<input type="text"/>
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Other Source(Credits)

%	<input type="text"/>	%	Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Currency	<input type="text"/>
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Main Creditor (Name/BULSTAT,EGN)

<input style="width: 100%;" type="text"/>

Market value

Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Currency	<input type="text"/>
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Market appraiser
(Name/BULSTAT,EGN)

<input style="width: 100%;" type="text"/>

Improvements you intend to make

Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Currency	<input type="text"/>
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Type of source

Own funds	<input type="text"/>	Bank loan	<input type="text"/>	Private loan	<input type="text"/>	Special Government Funds	<input type="text"/>
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Full postal address of the property –
Town / Street N / Postcode/Floor/N:

<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>
<input style="width: 100%;" type="text"/>

Type of property

House	<input type="text"/>	Bungalow	<input type="text"/>	Converted flat	<input type="text"/>	Purposed built flat	<input type="text"/>
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Detachment type

Detached	<input type="text"/>	Semi - detached	<input type="text"/>	End terrace	<input type="text"/>	Mid terrace	<input type="text"/>	Other	<input type="text"/>
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If the property is a flat

Panel	<input type="text"/>	Brick-built	<input type="text"/>	Number of floors in the block	<input type="text"/>	Age of property(years)	<input type="text"/>
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Purchase type

Personal	<input type="text"/>	Sitting tenant	<input type="text"/>	Inheritance	<input type="text"/>	Gift	<input type="text"/>	Other	<input type="text"/>
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Who is selling the property?
(Name/BULSTAT,EGN)

<input style="width: 100%;" type="text"/>

Do you currently own the property?

Yes	<input type="text"/>	No	<input type="text"/>
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Do you currently live at the property?

Yes	<input type="text"/>	No	<input type="text"/>
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Will any persons related to you live at the property?

Yes	<input type="text"/>	No	<input type="text"/>
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Will anyone else live at the property?

Yes	<input type="text"/>	No	<input type="text"/>
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How much of the property will you occupy within 12 months of purchase?

Yes	<input type="text"/>	No	<input type="text"/>	None	<input type="text"/>
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Does the block include business premises?

Yes	<input type="text"/>	No	<input type="text"/>
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What is the tenure of the property?

Freehold	<input type="text"/>	Feudal	<input type="text"/>	Leasehold	<input type="text"/>	Remaining term of lease (if leasehold)	<input type="text"/>
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4. EMPLOYMENT / SELF – EMPLOYMENT DETAILS

Employee	<input type="text"/>	Own business	<input type="text"/>	Student	<input type="text"/>	Freelancers	<input type="text"/>	Pensioner	<input type="text"/>	Out of occupation	<input type="text"/>	Other	<input type="text"/>
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Work load type

Start date of employment	<input type="text"/>	Anticipated retirement age	<input type="text"/>
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Customer age at maturity of the mortgage have to be max. 65 years.

Contract type

Permanent	<input type="text"/>	Subcontract	<input type="text"/>	Fixed/short term	<input type="text"/>	Probationary	<input type="text"/>	Seasonal/temp	<input type="text"/>	Agency	<input type="text"/>
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Job details

Name of job	<input style="width: 50%;" type="text"/>	position	<input style="width: 50%;" type="text"/>
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If more than one job, please provide details in the Additional Information section at the back of this form.

Self-employment details

Percentage of partnership	<input type="text"/>	The year of partnership acquiring	<input type="text"/>
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Name of company

<input style="width: 100%;" type="text"/>

Name of person we should contact for reference

<input style="width: 100%;" type="text"/>

Company's / business address –
Town / Street N / Postcode/Floor/N:

Previous Employment

Name of job position

Name of company

Name of person we should contact for reference

If the previous sections do not cover a 12 month history, please complete this section.
If total employment history is still less than 12 months, please provide details in the Additional Information section at the back of this form.

5. INCOME DETAILS - The applicant have to insert a corresponding net monthly amounts of income (incomes without taxes, social insurance and other government obligation).

My Income - Section A

Net monthly amounts of the Salaried incomes

 EUR

Acceptable income types are the net monthly amount of the incomes as follows: Basic net monthly salary, Monthly guaranteed overtime, Monthly guaranteed bonus, Monthly Commission, Monthly Shift allowance, Additional Monthly Duty Hours.

Net monthly amounts of the Salaried incomes

 EUR

Acceptable income types are the corresponding net monthly amount of the incomes as follows: Self employed personal income from primary source over the last 1 year.

Do you pay residence tax?

Yes No If 'No', please state the reason for this in the Additional Information section at the back.

Other Incomes (Not Rental) - Section B

Acceptable income types are as follows:- Disability, Investment Income, Annual Regular Overtime/Bonuses, Mortgage Subsidy, Nursing Banks, Personal/Company/Service Pension, Town/Area/Car Allowance, Trust Income, Working Tax Credit and Second Job

Type of Income

Corresponding Net monthly amounts of income

<input type="text"/>	<input type="text"/> EUR
<input type="text"/>	<input type="text"/> EUR
<input type="text"/>	<input type="text"/> EUR
<input type="text"/>	<input type="text"/> EUR
Total Section B	<input type="text"/> EUR

total Income - Section C

If other income includes rental income, please complete the box below. Continue on Additional Information if necessary.

Property Address	Estimated Value EUR	Current mortgage amount EUR	Lender name	Current Mortgage Balance	floorage sc m
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Section C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Net Monthly Income

The amount of the monthly loan's repayment (principal and interest including) would not exceed by 20% of the net monthly incomes of applicant.

A - My Income	<input type="text"/> EUR
B - Other Income (not rental)	<input type="text"/> EUR
C - Rental Income	<input type="text"/> EUR
Total Net Monthly Income	<input type="text"/> EUR

I confirm that my total personal income is as stated above and is sufficient to support all of the relevant payments required to sustain the mortgage requested. I confirm that I understand the importance of correctly declaring my income.

Signature (s)

Date

6. PERSONAL FINANCES

Cards held Maestro VISA / MasterCard Amex / Diners Club Store card / Other

Accounts held
 Current account Bank name/town
 Saving account Bank name/town

7. COMMITTEMENTS

	Commitement 1	Commitement 2	Commitement 3
Type of commitment	<input type="text"/>	<input type="text"/>	<input type="text"/>
e.g. Personal Loan, credit card, 'buy now, pay later', student loan, maintenance, include details of all credit cards, even if balance paid in full each month.			
Whose commitment is it?	app <input type="checkbox"/> guarantor <input type="checkbox"/> Both <input type="checkbox"/>	app <input type="checkbox"/> guarantor <input type="checkbox"/> Both <input type="checkbox"/>	app <input type="checkbox"/> guarantor <input type="checkbox"/> Both <input type="checkbox"/>
Name of lender	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly payment	<input type="text"/>	<input type="text"/>	<input type="text"/>
Amount outstanding	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of final payment	<input type="text"/>	<input type="text"/>	<input type="text"/>
If you are in arrears, please state the number of months	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you intend to repay this commitment on completion of the mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

If you have more commitments, please provide details in the Additional Information section at the back of this form.

8. COLLATERAL

Mortgage on real estate

Type House Bungalow Converted flat Purposed built flat

Detachment type Detached Semi - detached End terrace Mid terrace Other

If the estate is a flat Panel Brick-built Number of floors in the block Age of property (years)

Market value Amount Currency

Market appraiser (Name/BULSTAT,EGN)

Improvements you intend to make Amount Currency

Type of source Own funds Bank loan Private loan Special Government Funds

Full postal address of the estate –
 Town / Street N / Postcode/Floor/N:

Owner (Name/BULSTAT,EGN)

voluntary nature of such consent and I (we) authorize "Unicredit Bulbank" AD to process, transfer and use in its own judgement the supplied information in whole or in part in the current or previous contractual relations between us and "Unicredit Bulbank" AD, the payments we have made or make in connection with these contracts as well as any delayed payments or other default under these contracts, including by third parties, on the territory of the Republic of Bulgaria or abroad, on condition to respect the confidential character of the information according to the legislation in force. I (we) acknowledge that the Bank and the persons appointed by the Bank shall not be liable for omissions and errors made in connection to the transfer, processing, supply or use of the data, and I (we) unconditionally and irrevocably waive any claims for damages resulting from such omissions, errors and any defects, which may serve as a grounds for such claims, including for third parties' benefit.

We agree the data supplied by us, protected by the Personal Data Protection Act and the Banks Act, to be supplied and used by third parties and credit registers maintained by BNB, "Experian Scorex Bulgaria" EAD (Experian) and others, whose scope of activity is to perform valuation of our creditworthiness. We authorize the Bank, in exchange of the third parties' obligation to respect the principles of confidentiality, to disclose to such third parties facts and circumstances which comprise bank secret according to art. 52 of the Banks Act and subject matter of protection by the Personal Data Protection Act. We give our consent for the transfer of the above data to other banks and credit granting organisations, which make enquiries about our creditworthiness in the database of Experian.

I (we) hereby declare, that the information I (we) provide in connection with the Application for Credit is true and correct. I (we) shall be obliged to notify immediately in writing "Unicredit Bulbank" AD for any change in my (our) personal data. I am (we are) informed about the liability I (we) bear for the damages caused to the Bank, by supplying incorrect data.

11. DOCUMENTS REQUIRED

Failure to supply the following documents may result in delays in processing your application.

Employed applicants:

- Letter from employer(s) specifying your professional status, length of service and gross annual income.
- Last 3 month statement of salary from employer (last 3 months salary slips).

Self employed applicants:

- Photocopies of the last 1 years certified balance sheets and profit and loss accounts
- Photocopies of the last 1 years personal tax returns (complete) and the most recent notice of assessment

Tax obligations:

- Document (certificate, other), issued by Tax services about existence/inexistence of tax obligation.

Other Income documents:

- Statement of any income other than from principal employment (including rental income : tenancy agreements + bank statements showing the rental income)

Other personal documents:

- Original of each applicant's passport showing photograph and personal details
- Original of your birth certificate or marriage certificate or divorce decree
- Bank reference issued by the main serviced bank (if possible).
- Last year or 6 month bank statement on accounts movement and deposit – if this information is not an element of the above reference.
- Statements on investments and instalments – in pension funds, mutual funds, securities.

Property documents:

- Preliminary (at least) contract for purchase.
- Acts and protocols related to already completed building and repairing works as well as completed project phases, corresponding in the required phase.
- Expert evaluation of the collateral.

The issued by foreign state institution documents must be legalised by the procedure officially in place.

Signature(s) - Applicant(s)

Date

Signature(s) - Coodebtor(s)

Date