

Caye International Bank Limited Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for a loan qualification.

I. TYPE OF MORTGAGE AND TERM OF LOAN

Residential Lot Only Residential House and Lot Commercial Property

| | | |
|---------|--------------------|--------------|
| Amount: | Interest rate % | No. of Years |
|---------|--------------------|--------------|

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

| | | | | | |
|---|---------------|-----------------------|----------------------|--|--|
| Subject Property Address (Lot Number (s)) | | | | No. of Units | |
| Description of Property (please indicate type of construction i.e. wood/concrete/mixed and estimated square footage) | | | | | |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Refinance <input type="checkbox"/> Other (explain) | | | | | |
| Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment | | | | | |
| Complete this line if this is a construction loan | | | | | |
| Year Lot Acquired | Original Cost | Amount Existing Liens | Present Value of Lot | Cost of Improvement | |
| Complete this line if this is a refinance loan | | | | | |
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe improvements <input type="checkbox"/> made <input type="checkbox"/> to be made | |
| | \$ | \$ | | Cost: \$ | |
| Title will be held in what name(s) | | | | Estate will be held in <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) | |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | | | | |

Borrower III. PROPERTY INFORMATION AND PURPOSE OF LOAN Co-Borrower and/or Guarantor

| | | | |
|---|----------------------------|---|----------------------------|
| Borrower's Name (include Jr. or Sr. if applicable) | | Co-Borrower's Name (include Jr. or Sr. if applicable) | |
| Passport No.(attach photograph page of Passport) | Date of Birth (MM/DD/YYYY) | Passport No.(attach photograph page of Passport) | Date of Birth (MM/DD/YYYY) |
| Tel. No. | Fax No. | Tel. No. | Fax No. |
| E-mail: | | E-mail: | |
| Present address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Yrs. | | Present address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. of Yrs. | |
| Mailing Address, if different from Present address | | Mailing Address, if different from Present address | |

| | | | | |
|--|----|---|----|----|
| Stocks & Bonds (Company name/ number & description) | \$ | Alimony/Child Support/ Separate Maintenance Payments Owed to: | \$ | \$ |
| Life insurance net cash value Face Amount: \$ | \$ | Job-Related Expense (child care, union dues, etc.) | \$ | \$ |
| Subtotal Liquid Assets | \$ | Total Monthly payments | \$ | \$ |
| Real Estate owned (enter market value from schedule of real estate owned) | \$ | | | |
| Vested interest in retirement fund | \$ | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | | | |
| Automobiles owned (make and Year) | \$ | | | |
| Other assets (itemize) | \$ | | | |
| Total Assets a. | \$ | Net Worth (Assets-Liabilities) | | |

VI. ASSETS AND LIABILITIES (Cont.)

Schedule of Real Estate Owned (if additional Properties are owned, use continuation sheet.)

| Property address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present market value | Amount of mortgages & Liens | Gross Rental | Mortgage payments | Insurance, Maintenance, Taxes & Misc | Net Rental Income |
|--|---------------------|-------------------------|-----------------------------------|-----------------|----------------------|---|-------------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

VII. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the loan is not approved; (6) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (7) in the event that my payments on the Loan become delinquent, the owner or servicer of the loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (8) ownership of the loan and/or administration of the loan account may be transferred with such notice as may be required by law; (9) neither lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property.

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |

FOR OFFICIAL USE ONLY:

Comments:-

DIRECTOR

DIRECTOR