

APPLICATION FOR LOAN

(for natural person)

Date:

_____ 20__

Name: _____

Surname: _____

Registered address: _____

Actual address: _____

Telephone: _____ Mob. phone: _____ Fax _____

LR resident

Non-resident

Identity number:

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Passport data:

Passport ____ No _____

Date of issue: _____ Date of expiration: _____

Issuing office: _____

I. PREFERABLE LENDING TERMS

Requested loan amount and currency: _____

Preferred interest rate: _____

Preferred period of loan: _____

Purpose of loan: _____

Preferred loan repayment:

monthly quarterly annually at maturity

other _____

Repayment sources: _____

II. LOAN COLLATERAL

Real property:

No	Real property type and address (residential or non-residential building, flat, land)	Description, Area	Owned part	Insured or not (if yes, indicate the insurance amount)
1.				
2.				

Moveable property (specify or submit a list, approved by the company):

No	Name	Year of made	Value	Insured or not (if yes, indicate the insurance amount)
1.				
2.				
3.				

Guaranties:

No	Guarantor's title or name and surname	Amount (LVL)
1.		
2.		

III. INFORMATION ABOUT THE BORROWER

Work place (place, address, telephone): _____

Position held: _____

Length of service: _____

Salary before tax (per month): _____

Salary after tax (per month): _____

Salary payment date: _____

Salary payment mode:

transfer to the account with the bank (indicate the bank): _____

cash payment

Additional income (per month): _____

Marital status: _____

Children (if any, indicate how many, names, surnames and birth data): _____

Information on spouses:

Name, surname (if changed, indicate the former): _____

Identity number: _____

Passport data: _____

Registered address: _____

Work place, position held: _____

IV. INFORMATION ABOUT FINANCIAL STANDING OF THE BORROWER

Monthly income:

Your income after tax: _____

Your spouse's income after tax: _____

Other income (specify): _____

Total income after taxes: _____

Monthly expenses:

Total expenses: _____

Residue of monthly incomes: _____

V. BORROWER'S LIABILITIES TO LENDERS

Accounts:

No	with Latvian banks	Account No	Currency	Balance
1.				
2.				
	with foreign banks	Account No	Currency	Balance
1.				
2.				

Borrower's debts, issued warranties and guarantees:

No	Lender's name	Amount	Currency	Term
1.				
2.				
3.				
4.				

Credit cards:

No	Bank -issuer	Type of credit card	Credit limit	Currency	Term
1.					
2.					
3.					
4.					

Loans, warranties and guarantees issued by JSC TRASTA KOMERCBANKA to persons and companies related to the Borrower:

No	Name	Amount	Currency	Term
1.				
2.				
3.				
4.				

VI. THE FOLLOWING DOCUMENTS ARE TO BE APPENDED TO THE APPLICATION:

- Passport copy
- Financial projections and estimate
- Document copies, confirming the title to the real estate offered as collateral
- Copy of the insurance policy of the real estate offered as collateral
- Statement of declared income from the State Revenue Service

VII. SERVICE FEE FOR CONSIDERATION OF THE LOAN APPLICATION

Along with submission of a loan application to the Customer Lending Division a commission fee is to be charged for consideration of the loan application according to the bank's services price list.

By signing this application the customer confirms that all information provided in this application is true and complete.

By signing this application the customer confirms that the bank employee, offering the chosen lending facility, has explained the risks involved and informed about the costs related to processing of lending documents and further use of the loan.

The customer confirms, that he/she has been informed of the bank's right to obtain information from the Credit Register of the Bank of Latvia regarding:

- customer, customer's obligations and the course of their fulfillment;
- natural or legal persons that have submitted written confirmation of providing a guarantee to secure customer's obligations (i.e. guarantor);
- natural and legal persons that have qualifying holding in the share capital of customer's guarantor as a trading company (or any other qualifying holding);

- trading company which is a subsidiary of customer's guarantor; (other qualifying holding);
- trading company where the customer or customer's guarantor has a qualifying holding;
- board or council members of the trading company of customer's guarantor's;

The customer thereto confirms that he/she is informed and undertakes to inform regularly the above mentioned persons of the right to obtain from the Bank of Latvia information contained in the Credit Register about the said persons according to the following procedure:

- by submitting a written application,
- a natural person – by presenting passport or other person's identity document;
- a legal person's representative – by presenting passport or other person's identity document and the document confirming the official's right to represent the legal person without special authorization;
- custodian of a natural person – by presenting passport or other person's identity document and decision of the custody court on appointment of the custodian;
- authorized representative of a natural or a legal person – by presenting passport or other person's identity document and a power of attorney certified by notary public of the right to obtain data from the Credit Register.

The customer confirms that he/she is aware and agrees to the Bank's right to refuse granting of loan if the information provided in this Application is not true or complete.

Customer's signature (printed name, surname) _____ Stamp

Guarantor (natural person): I, _____, confirm my consent to provide guarantee for securing Customer's obligations specified in this Application for loan and I am informed of the above mentioned right of the Bank to request and obtain information about me from the Credit Register of the Bank of Latvia.

Guarantor's signature (printed name, surname) _____ Stamp

Guarantor (legal person): _____ represented by _____, who acts based on the Articles of Association, confirms his/her consent to provide guarantee for securing Customer's loan obligations specified in this Application for loan and he/she is informed of the above mentioned right of the Bank to request and obtain information about the Guarantor from the Credit Register of the Bank of Latvia.

Guarantor's signature (printed name, surname) _____ Stamp

*** Where necessary for consideration of a loan application and collateral, the bank has the right to request from the customer additional information and documents.