



RC:764128

IDIMARRIS INT'L LTD
LOAN APPLICATION FORM/AGREEMENT

Please affix 2
Passport sized
Photograph

Name (Alias).....
(Surname) (Other Names)

Residential Address.....

Nearest Bus stop..... (Tel No).....

Age..... Sex..... Marital Status.....

State of Origin/Local Government.....

Name of Business.....

Business Address.....

Occupation /Status.....

Present (Monthly) Income.....

Facility Desired Loan/Lease Amount ₦.....

Next of Kin..... Relationship.....

Address..... (Tel No)..... Nearest Bus Stop

Signature of ApplicantDate.....

Referees & Address (Your Referee should be your Banker, Employer or any other reputable person)

1. Name.....

Residential Address..... (Tel No).....

Employer's Name and Address..... (Tel No).....

Occupation.....Signature/Date.....

2. Name.....

Residential Address..... (Tel No).....

Employer's Name and Address.....(Tel No).....

Occupation.....Signature/Date.....

CHANGE OF OWNERSHIP (Third Party)

In consideration of the loan Facility in the sum of

Granted to me by IDIMARRIS INT'L LTD. of 4, Salvation Road, Opebi ,Ikeja ,Lagos to Mr., Mrs., Miss,

Ms)..... of.....

I, (Mr., Miss, Mrs.Ms).....

Of.....

as SURETY hereby relinquish, transfer and assign all my beneficial interest and ownership rights over and in respect of, the particulars of which are set out below, to and in favor of IDIMARRIS INT'L LTD. and I unequivocally authorize the said IDIMARRIS INT'L LTD (The Lender) to effect the change of ownership of the said property (ies) in the event of any default by the Borrower.

PARTICULARS OF THE PROPERTY (IES)

.....
.....
.....
.....
.....

Dated this day of 20.....

Signed, Sealed and Delivered by:

.....
Owner's Name

.....
Owner's Signature

In the presence of:

NAME.....

ADDRESS.....

OCCUPATION.....

SIGNATURE.....

CHANGE OF OWNERSHIP

In consideration of the loan Facility in the sum ofGranted to me by IDIMARRIS INT'L LTD. of 4, Salvation Road, Opebi, Ikeja Lagos, I,(Mr. Mrs., Miss,Ms) of.....

hereby relinquish , transfer and assign all my beneficial interest and ownership rights over and in respect of, the particulars of which are set out below, to and in favor of IDIMARRIS INT'L LTD. and I unequivocally authorize the said IDIMARRIS INT'L LTD. the Lender to effect the change of ownership of the said property(ies) accordingly in the event of any default by the borrower.

PARTICULARS OF THE PROPERTY (IES)

.....
.....
.....
.....
.....

Dated thisday of20.....

Signed, Sealed and Delivered by:

.....
Owner's Name

.....
Owner's Signature

In the presence of:

NAME.....

ADDRESS.....

OCCUPATION.....

TO: IDIMARRIS INT'L LTD.

Please affix2
Passport sized
Photograph

PERSONAL GUARANTEE / INDEMNITY

Note: please attach photocopy of means of identification (National ID, Passport, Driver's license)

This personal guarantee is made this.....day of.....20.....by Mr/Mrs.....of.....(hereinafter called the" Guarantor' which expression shall wherever the context so admits include his heirs , executors ,administrators and assigns)of the one part TO IDIMARRIS INT'L LTD, a company incorporated in Nigeria and having its Head office situated at 4, Salvation Road, Opebi, Ikeja, Lagos (hereinafter referred to as the Lender which expression shall wherever the context so admit include its heirs, executors, administrators and assigns)of the other part.

WHEREAS:

IN consideration of the Lender making advances or otherwise giving credit facilities toof..... (the Borrower)in respect of the said loan/credit facility in the sum oftogether with all accrued interest , commission charges and expenses totalingpayable by the Borrower to the Lender on account of its indebtedness , I the undersigned , hereby guarantee to make the above payments on behalf of the borrower.

IT IS FURTHER GUARANTEED AND AGREED AS FOLLOWS.

- 1. This Guarantee is a continuing binding security and the Guarantor absolutely and unconditionally guarantees and indemnifies the Borrower the due discharge and prompt payment of any and all of his present and future indebtedness, liabilities and obligations which may now or hereafter become owing to the Lender by the Borrower in the event of default.
- 2. The Guarantor shall not be discharged of any liability through any failure of the Lender to do or omit anything which might operate to discharge the Guarantor from any of his obligations. In addition, this guarantee shall secure the ultimate balance owed by the Borrower from time to time in any manner whatsoever notwithstanding the death, bankruptcy, insanity or other incapacity or any sort of the Borrower.
- 3. The Guarantor agrees that the Lender may from time to time retain or obtain a security interest in any property to secure any of the obligations and whenever required, the Guarantor shall execute at his own expense a proper transfer to the Borrower of such security or securities as are capable of being transferred together with the power of sale and all other necessary powers for securing and enforcing the repayment of the said loan and interest.
- 4. Until the ultimate balance owing by the Borrower to the Lender has been paid or satisfied in full, the Lender shall have a lien on all property or assets belonging to the Guarantor from time to time and a charge over all stocks, shares and marketable or other securities owned by the Guarantor.
- 5. Any notice or demand hereunder made by the Lender or any officer or representative of the Lender shall be deemed to be a sufficient notice and shall be used as evidence in any court of law.
- 6. This continuing Guarantee is made under and shall be interpreted in accordance with and governed by the laws of Federal Republic of Nigeria.

Guarantor's Name..... Name of Witness.....
Signature..... Address.....
Date..... Signature/Date.....

PERSONAL DETAILS

NAME OF GUARANTOR.....
RELATIONSHIP TO BORROWER.....
BUSINESS ADDRESS.....
RESIDENTIAL ADDRESS.....
OCCUPATION..... TELEPHONE NO.....

PERSONAL DETAILS

NAME OF GUARANTOR.....
 RELATIONSHIP TO BORROWER.....
 BUSINESS ADDRESS.....
 RESIDENTIAL ADDRESS.....
 OCCUPATION.....
 TELEPHONE NO.....

STATEMENT ON OATH OF NETWORTH

I,.....Name,.....OccupationSexReligion,.....
 of..... do hereby make this declaration
 pursuant to a guarantee which I issued in favor of IDIMARRIS INT'L LTD.

1. In consideration of the loan facility granted to
from an examination of my account
 and other papers, I have ascertained that my debts and liabilities exclusive of that under the
 Guarantee do not exceed
2. From a similar examination, I have ascertained that my assets largely exceed in value my debts and
 liabilities.
3. My assets and liabilities as the date of this declaration are as hereunder stated:
4. I hereby undertake to produce if so required evidence to support the above declaration.
5. I make this declaration in good faith conscientiously believing same to be true and in accordance with
 the Oath Act.

CURRENT ASSETS	PARTICULARS	VALUE
LANDED PROPERTY / VEHICLE		
SHARES CERTIFICATE		
CASH IN BANK		
CURRENT LIABILITIES		
CONTINGENT		
ACTUAL		
NETWORTH		

I herby declare that my postdated cheque(s) of.....Bank with no
of N.....Surrendered to
IDIMARRIS INT'L LTD. as security , should be used for payment if there is any default in payment by
 the Borrower.

.....
 DEPONENT

SWORN TO AT THE THISDAY OF20.....
BEFORE ME

MAGISTRATE / NOTARY PUBLIC/ COMMISIONER OF OATHS

MEMORANDUM OF DEPOSIT OF TITLE DOCUMENTS TO SECURE ADVANCES

I.....of.....

Hereby declare that I have deposited with **IDIMARRIS INT'L LTD.** of 4, Salvation Road, Opebi, Ikeja, Lagos, the title Specified in the schedule hereto to secure the repayment to him on demand of the sum of ₦..... already advanced by him to me (as I hereby acknowledge) and all further sums which may hereafter advanced by him to me together with interest thereon in the case of the said sum of ₦..... from theday ofand in the case of further advances from the date of advance thereof respectively at the rate ofpercent per annum.

I also undertake to execute Legal Mortgage (if the need arises) of the property to which the said document relates.

THE SCHEDULE

Dated theday of..... 20.....

.....
(Name/Signature of Lender)

.....
(Name/Signature of Borrower)



RC:764128

IDIMARRIS INT'L LTD

IDIMARRIS ELIGIBILITY CRITERIA

1. Completed Loan Application form
2. Application Letter by Applicant
3. Letter of Undertaken by Applicant
4. Letter of Undertaken by Guarantor
5. Copy of Identity card of Applicant
6. Copy of Id card of Guarantor
7. Bank Statement
8. Applicant's cheque leaf(6)
9. Guarantor's cheque leaf(6)
10. Guarantor must be a salary earner which statement of account must reflecting salary payment.
11. Board Resolution on Letterhead (If using Company's cheque)
12. Letter of Undertaken by Proprietor on letterhead(If using business name cheque)
13. Certificate of Incorporation, Form C02, Form C07
14. Proforma Invoice (For LPO's, Transporters, Financing)
15. Collateral (150% coverage over the Loan Sum- Subject to Company's valuation)
16. For Loan of 1 Million and above - Landed Property having original copy of C of O /Registered Deed of Assignment (to be kept in custody of the Company). Note: A Non-refundable sum of N10, 000(Ten Thousand Naira) to be paid to the Company to conduct a search which does not automatically guarantee approval of the Loan request.
17. If Car (Car must be parked or tracked)
18. If Car (Insurance documents)
19. If Car (Proof of Ownership and registration)
20. If Third Party's car is used, Letter of undertaken/consent showing approval by the owner to be used as security/collateral.
21. If Gold (Subject to Company's valuation and to be kept in our custody upon approval and disbursement)
22. Guarantor must be a salary earner either a Civil Servant or a Banker.

I hereby confirm that I am applying for the above loan and certify that all the information provided by me above is true and complete and I stand to be penalized if found untrue. I am aware that it is an offence for a person anywhere in Nigeria to induce the delivery of any property or to purport to settle a legal obligation by 'means of cheque which when presented within a reasonable time is dishonoured on the ground that no funds or insufficient funds were standing on the credit of the drawer of the cheque, and for matters connected therewith. I hereby authorize Idimarris Int'l Ltd to obtain verification and confirmation of the information provided above in respect of my loan application.

I hereby declare that I do not have pending obligation with any other financial institution.

I understand and agree to all terms under this loan scheme and I understand and agree that the completion of this loan application form does not automatically guarantee the processing of my loan request or approval of a loan facility by Idimarris Int'l Ltd.

Applicant Signature

Date



RC:764128

**IDIMARRIS INT'L LTD
(FOR OFFICE USE ONLY)
IDIMARRIS LOAN APPROVAL PAGE**

We request the Credit Committee's approval of a short term loan of _____

To enable Mr. /Mrs./Miss _____ to

_____ under the Idimarris Loan Scheme.

This request is subject to the following:

Tenor:

Nature of Business of Applicant:

Source of Repayment:

Security:

Credit Officer:

We hereby recommend the approval of this facility based on the following reasons:

Kindly approve:

Reviewed and Recommended by:

Risk Officer

Accountant

Legal Officer

Approved by:

Director

Director

If disapproved, state reasons:



RC:764128

IDIMARRIS INT'L LTD

CHECKLIST OF IDIMARRIS LOAN SCHEME

DOCUMENTS OBTAINED	COPIES	STATUS	
APPLICANT'S CHEQUES			
PROOF OF OWNERSHIP(OIGINAL)			
CERTIFICATE OF INSURANCE(OIGINAL)			
GOLD			
C of O/DEED OF ASSIGNMENT (ORIGINAL)			
GUARANTOR'S CHEQUE			
DOMICILLIATION LETTER			
BANK STATEMENT			
CERTIFICATE OF INCORPORATION			
LOAN APPLICATION FORM			
APPLICATION LETTER			
BOARD RESOLUTION			
LETTER OF UNDERTAKEN/CONSENT			
GUARANTOR (1)			

Customer's Information verified by:

NAME/SIGNATURE

Customer's documentation checked by:

NAME/SIGNATURE