

## 1. Information for applicants

You can send your application and enclosed documentation digitally and securely via Digipost to the Housing Bank's organisation number 942 114 184. Alternatively, you can send your application by mail, but not by e-mail, due to information security reasons. E-mails to the Housing Bank are not encrypted, which means they are not a secure way of communicating. Letters from Husbanken will be sent to your digital mailbox. If you do not have a digital mailbox or have opted out of online communication, the letters from Husbanken will be sent by ordinary mail.

Under the Housing Bank Act, Sections 10-12, the Housing Bank is entitled to obtain the personal data needed to process applications for loans and grants, perform subsequent checks and manage the customer relationship. In addition to the information that you provide in conjunction with applying, the Housing Bank will obtain various pieces of information from other public bodies and some private businesses such as credit reporting companies. Our aim when processing applications is to do so responsibly and efficiently. For more information about how we process personal data, including the right to appeal (Public Administration Act, Section 14), the sources of information we use and what we use the information for, see husbanken.no. There you can find information about your rights of access, rectification, erasure, etc. You will also find the contact details for our data protection officer, as well as information about how we share personal data, how long the data is kept, etc.

If you have a co-borrower who is not a member of your household, you must complete a separate application form for the co-borrower and enclose it with your application. This is needed so that the Housing Bank can carry out a complete credit assessment of the co-borrower.

## 2. Applicant

National ID number (11 digits)	Surname and forename(s)	Phone no.
Postal address	Post code	Town
		e-mail address
National ID number (11 digits)	Surname and forename(s)	Phone no.
Postal address	Post code	Town
		e-mail address
Marital status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Cohabiting partner <input type="checkbox"/> Separated	Single parent? <input type="checkbox"/> No <input type="checkbox"/> Yes	If yes, is there joint custody? <input type="checkbox"/> Yes <input type="checkbox"/> No
Number of adults in household	Number of children aged 13-17	Number of children aged 6-12
		Number of children aged 0-5
Reason for purchasing home <input type="checkbox"/> To live in <input type="checkbox"/> To rent out <input type="checkbox"/> Other (specify):	Are you selling your existing home? Yes <input type="checkbox"/> No <input type="checkbox"/>	

## 3. Purpose

<input type="checkbox"/> Purchase of a home in a housing project	<input type="checkbox"/> Subrogation (transfer) of a mortgage from the Housing Bank
<input type="checkbox"/> Construction of a new home/garage	<input type="checkbox"/> Upgrade

## 4. Information about the property

Gnr. no.	Bnr. no.	Snr. no.	Fnr. no.
Municipality code	Name of municipality		
Number of square metres (BRA)	Number of square metres (primary area/"P-rom")		

## 5. Financing plan

<b>Purchase price/project cost</b>		
Mortgage from the Housing Bank		
Other loans (documentation must be enclosed)		
Equity (documentation must be enclosed)		
Source of equity, e.g. bank deposits, investment funds/shares, advance on inheritance, etc. (see instructions under 12)		

## 6. Repayment terms of Housing Bank mortgage

Repayment as a <input type="checkbox"/> Fixed repayment mortgage <input type="checkbox"/> Fixed principal loan	Mortgage term (maximum 30 years)	Payment interval <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Due date <input type="checkbox"/> 1st <input type="checkbox"/> 12th <input type="checkbox"/> 20th
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For subrogation of a mortgage: if new repayment terms are not chosen, the original terms will be kept.

## 7. Household finances after taking out the mortgage

Income		Amount in Norwegian kroner/month	
Gross personal income, Applicant 1			Permanent employee <input type="checkbox"/>
Gross personal income, Applicant 2			Permanent employee <input type="checkbox"/>
Child support received			
Other income (specify)			
Expenses		Amount in Norwegian kroner/month	
Child support paid			
Cost of childminder/nursery school/after-school club			
Number of cars	▶ of these, how many are electric?	If leased, enter lease payments	
Other loans		Amount in Norwegian kroner/month	
Student loan	Outstanding balance	Per annum interest rate	Monthly payment
			Fixed interest <input type="checkbox"/>
Car loan	Outstanding balance	Per annum interest rate	Monthly payment
			Fixed interest <input type="checkbox"/>
Other mortgage(s)	Outstanding balance	Per annum interest rate	Monthly payment
			Fixed interest <input type="checkbox"/>
Other loans (specify)	Outstanding balance	Per annum interest rate	Monthly payment
			Fixed interest <input type="checkbox"/>

## 8. Further details

If application is for the purchase of a home in a housing project		
Project reference number	Developer/vendor	Organisation number
Developer/vendor contact person	Phone no.	E-mail address
Project name	Type of home	Expected completion date
If application is for subrogation (transfer) of a mortgage		
Subrogation of the mortgage is requested on account of		Current borrower's reference number
<input type="checkbox"/> Relationship breakdown <input type="checkbox"/> Distribution of estate <input type="checkbox"/> Undivided possession of estate <input type="checkbox"/> Other		
Current borrower 1, surname and forename		Phone no.
Current borrower 2, surname and forename		Phone no.
Current address	Post code	Town
Future address of current borrower	Post code	Town
If it is a fixed-rate mortgage, do you want to settle it and calculate any premium/discount?		
<input type="checkbox"/> Yes <input type="checkbox"/> No   ▶ If no, the current borrower must sign the application.		
Place	Date	Signature
<b>If application is for building a new home/garage, or for an upgrade, complete form HB 7.S.20 Annex for loans for high-quality housing</b>		

## 9. Other information

## 10. Signature

I declare that the information given in this application form is true and complete. If any changes occur that could have an impact on the processing of the application, I undertake to report them.

Place	Date	Signature of Applicant 1
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Place	Date	Signature of Applicant 2
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## 11. Documents to be enclosed

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|--|---|
| <input type="checkbox"/> Signed purchase contract if available     | <input type="checkbox"/> Documentation of any other type of debt than mortgage debt   |
| <input type="checkbox"/> Copy of most recent tax assessment notice | <input type="checkbox"/> Copies of your three most recent pay slips/benefit payments  |
| <input type="checkbox"/> Copy of most recent tax assessment        | <input type="checkbox"/> Copies of the authorisation of guardianship and the County Governor's consent to the loan being taken out, if the applicant has a guardian |
| <input type="checkbox"/> Documentation of equity/top-up loan       | <input type="checkbox"/> Operational budget if the dwelling is to be rented out   |

- Original certified copy of valid ID (Applies only to applicants that have opted out of online communication) (passport/driving license no more than 15 years old/bank card with photo)

The person who certifies the copy must mark it "Certified true copy" as well as sign and date it. The copy must also have the stamp and name in block capitals of the person who has signed it. The Housing Bank must receive the original signature and stamp of the person confirming the validity of the ID. The following entities/people can certify a true copy:

- courts, the police and NAV
- health care workers if the customer is in hospital
- banks, financial institutions, credit providers, estate agents, auditors (registered/government authorised), accountants (authorised) and lawyers

For the subrogation of a mortgage, we must also receive:

- |   |   |
|---|---|
| <input type="checkbox"/> Copy of the prenuptial agreement if the property will be transferred into an agreement on separate property ( <i>særeie</i> )/community of property ( <i>felleseie</i> ) | <input type="checkbox"/> Copy of the certificate of undivided possession/grant of probate |
| <input type="checkbox"/> Copy of the separation agreement in the event of a relationship breakdown  |   |

## 12. Instructions

### **Income**

All income must be possible to document and the amount must be stable over time in order for us to include it when assessing your ability to repay the loan.

### **Equity**

The way in which your equity has been or will be obtained must be explained and documented. For example, you can state that the money comes from savings, the sale of your own property or was received as inheritance or a gift. You can document this using bank statements, tax assessments or a statement by the person who intends to give an advance on inheritance or a gift.

### **Security**

The mortgage shall be the primary lien on the property.

### **Co-borrower**

If you have a co-borrower who is not a member of your household, you must complete a separate application form for the co-borrower and enclose it with your application. This is needed so that the Housing Bank can carry out a complete credit assessment of the co-borrower.

### **For the subrogation of a mortgage:**

You can apply to subrogate a Housing Bank mortgage in the event of: relationship breakdown, the distribution of an estate and undivided possession of an estate. In exceptional circumstances, you can apply to subrogate the mortgage for other reasons. These reasons may include there being no alternative to a loan from the Housing Bank, e.g. in the event of selling a home in an area experiencing depopulation. If a change in life circumstances relating to work, illness, finances or other matters means that the borrower has to sell their property at a loss, this does not by itself entitle them to subrogate the mortgage to a new owner/buyer.

### **Estates**

If a surviving spouse will take undivided possession of the estate or take over the whole estate and complete liability for its debt, the loan can be subrogated on the existing conditions if the certificate of undivided possession of the estate (*uskifteattest*)/certificate of probate (*skifteattest*) is enclosed.

### **Mortgage document**

Normally it will be sufficient to use the previously registered mortgage document as collateral. This saves the applicant the expenses associated with registering a new mortgage document. In addition, all title holders/applicants must sign the loan agreement. If the home is part of a housing cooperative/housing company, new collateral must be arranged.

The Housing Bank's switchboard number is 22 96 16 00

**Applications and documentation should be sent to:**

**Husbanken**

Postboks 1404

8002 Bodø