

SA HOME LOANS APPLICATION FORM



APPLICANT DETAILS

□ of □

Consultant:

Cell: **Tel:** **Fax:**

Email:

Applicant:

Account Number:

PERSONAL DETAILS

FIRST APPLICANT

Application Role: Main Applicant Surety

Title: Initials:

First Name:

Surname:

Preferred Name:

Gender: Male Female

Marital Status: Single Married - COP
Married - ANC Married - Foreign
Divorced Widowed

Population Group: African Coloured
Indian White

SECOND APPLICANT

Application Role: Main Applicant Surety

Title: Initials:

First Name:

Surname:

Preferred Name:

Gender: Male Female

Marital Status: Single Married - COP
Married - ANC Married - Foreign
Divorced Widowed

Population Group: African Coloured
Indian White

SA Home Loans is required to request the above population information to assist the Government in monitoring lending practices in terms of the Home Loan and Mortgage Disclosure Act, 2000.

Highest Education Qualification: Matric Diploma Degree
Other, specify:

Citizenship: SA Citizen Foreign - SA Resident
Foreign

Date of Birth: d d - m m - y y y y

Identity/Passport No:

Home Language:

Document Language: English Afrikaans

Telephone (H):

Telephone (W):

Fax No:

Cell No:

Email Address:

Present Residential Address:

 Code

Present Postal Address: As above

 Code

Preferred Communication Method: Email Post

Highest Education Qualification: Matric Diploma Degree
Other, specify:

Citizenship: SA Citizen Foreign - SA Resident
Foreign

Date of Birth: d d - m m - y y y y

Identity/Passport No:

Home Language:

Document Language: English Afrikaans

Telephone (H):

Telephone (W):

Fax No:

Cell No:

Email Address:

Present Residential Address:

 Code

Present Postal Address: As above

 Code

Preferred Communication Method: Email Post

Marketing Options: Please indicate how you would like to receive marketing material:

Telemarketing Y N Consumer Lists Y N
Marketing Y N Email Y N SMS Y N

Telemarketing Y N Consumer Lists Y N
Marketing Y N Email Y N SMS Y N



A FRESH APPROACH TO HOME FINANCE SA Home Loans

APPLICANT DETAILS

□ of □

Consultant:

Cell: **Tel:** **Fax:**

Email:

Applicant:

Account Number:

PERSONAL DETAILS

FIRST APPLICANT

SECOND APPLICANT

Employment Sector

Construction Financial Services
 Food and Beverage Health
 IT and Electronics Legal
 Manufacturing Media Mining
 Personal Services Public Services
 Property Retail or Wholesale
 Security Social Services
 Tourism Trade Transportation
 Other (specify)

Occupation

Employment Status

Employed Self-Employed
 Not currently employed

Employment Contract Type

Permanent Fixed Term Contract

Name of Employer/Own Business

Start Date

d d - m m - y y y y

Street Address of Employer/ Own Business

Code

Employer Email Address

Gross Monthly Income of Applicant

R

Employee No

(Required if instalment is paid by stop order)

Employment Sector

Construction Financial Services
 Food and Beverage Health
 IT and Electronics Legal
 Manufacturing Media Mining
 Personal Services Public Services
 Property Retail or Wholesale
 Security Social Services
 Tourism Trade Transportation
 Other (specify)

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d d - m m - y y y y

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Code

Employer Email Address

Gross Monthly Income of Applicant

R

Employee No

(Required if instalment is paid by stop order)

Accountant Details (if own business)

Name of Firm

Contact Person

Contact Phone No

Email Address

Name of Firm

Contact Person

Contact Phone No

Email Address

If less than 12 months in current employment please provide previous employer details

Name of Previous Employer

Start Date

d d - m m - y y y y

End Date

d d - m m - y y y y

Name of Previous Employer

Start Date

d d - m m - y y y y

End Date

d d - m m - y y y y



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APPLICANT DETAILS

Consultant:

Cell: **Tel:** **Fax:**

Email:

Applicant:

Account Number:

BANKING DETAILS (These details are required for credit approval) **FIRST APPLICANT** **SECOND APPLICANT**

PERSONAL BANKING ACCOUNT DETAILS

Bank

Branch

Account Type Current Savings

Account Name

Account No

Current Savings

BUSINESS BANKING ACCOUNT DETAILS (IF APPLICABLE)

Bank

Branch

Account Type Current Savings

Account Name

Account No

Current Savings

DOMICILIUM (Address for service of legal documents. Active from date of first advance)

Please use the property address as my domicile Yes No

If no I select this address as my domicile

Code

Yes No

Code

DECLARATION

Have you ever been declared insolvent? Yes No

If yes, date rehabilitated d d - m m - y y y y

Have you ever been under administration order? Yes No

If yes, date administration order rescinded d d - m m - y y y y

Are you currently under debt counselling or debt review in terms of the National Credit Act, 2005? Yes No

If yes, do you currently have a debt rearrangement/s in place? Yes No

Do you have any outstanding judgements? Yes No

If yes, value of judgement(s) R

Yes No

d d - m m - y y y y

Yes No

d d - m m - y y y y

Yes No

Yes No

Yes No

R

In order for SA Home Loans to process your application, we need to conduct a credit check. All your information will be treated as strictly confidential.

Do you agree to SAHL conducting a credit check? Yes No

Yes No

Are you (or were you previously) a partner, principal member or majority owner of any commercial business (in the past 5 years)?

Yes (If yes provide business names and registration number) No

Company Name

Registration Number

Yes (If yes provide business names and registration number) No



STATEMENT OF INCOME AND EXPENDITURE

NB: THIS PAGE NEEDS TO BE COMPLETED AND SIGNED IN THE CLIENT'S OWN HANDWRITING.

Consultant:
Cell: **Tel:** **Fax:**
Email:
Applicant:
Account Number:

MONTHLY INCOME AND EXPENDITURE STATEMENT (ONLY REQUIRED ONCE PER HOUSEHOLD)

No. of dependants
 Contributing dependants

APPLICANT'S INCOME	
INCOME	MONTHLY
Basic Gross Salary/Drawings	R <input type="text"/>
Commission/Overtime	R <input type="text"/>
Net Rental	R <input type="text"/>
Investments	R <input type="text"/>
Other Income 1	R <input type="text"/>
Other Income 2	R <input type="text"/>
Gross Income	R <input type="text"/>
Less Payroll Deductions	R <input type="text"/>
Net Income	R <input type="text"/> (A)

HOUSEHOLD EXPENSES	
NECESSARY EXPENSES	MONTHLY
Accommodation exp/Rental	R <input type="text"/>
Transport	R <input type="text"/>
Food	R <input type="text"/>
Education	R <input type="text"/>
Medical	R <input type="text"/>
Utilities	R <input type="text"/>
Child Support	R <input type="text"/>
Monthly Total	R <input type="text"/>
PAYMENT OBLIGATIONS	MONTHLY
Other Bond/s	R <input type="text"/>
Vehicle	R <input type="text"/>
Credit Card/s	R <input type="text"/>
Personal Loan/s	R <input type="text"/>
Retail Accounts	R <input type="text"/> (B)
Other Debt Expenses	R <input type="text"/>
Committed Savings	R <input type="text"/>
SAHL Bond	R <input type="text"/>
HOC	R <input type="text"/>
Monthly Total	R <input type="text"/>
OTHER EXPENSES	MONTHLY
Domestic Salary	R <input type="text"/>
Insurance Policy/ies	R <input type="text"/>
Security	R <input type="text"/>
Telephone/TV	R <input type="text"/>
Other	R <input type="text"/>
Monthly Total	R <input type="text"/>
TOTAL INCOME	R <input type="text"/> (A)
LESS TOTAL MONTHLY EXPENSE	R <input type="text"/> (B)
LESS PROPOSED DEBT CONSOLIDATION	R <input type="text"/>
DEFICIT/SURPLUS	R <input type="text"/> (A) - (B) = (C)

I/we confirm:
 1. that this income and expenditure statement has been completed by me/us or under my/our instruction; and
 2. that the information reflected is true, complete and accurate.

Signature Applicant 1 _____ Signature Applicant 2 _____



A FRESH APPROACH TO HOME FINANCE SA Home Loans

LOAN DETAILS

□ of □

Consultant:

Cell: **Tel:** **Fax:**

Email:

Applicant:

Account Number:

LOAN DETAILS

Loan Purpose Switch New Purchase Refinance

Product Selection Variable EDGE 30 Year 100%

Applicant Type Individual Joint Multiple CC/Trust/Co

Reg No

In whose name is property to be registered?

Switch / Refinance

Outstanding Loan R Loan Term (months)

Add: Cash Out R Quick cash

Estimated Costs and Fees R Capitalise Fees Yes No

Total Estimated Loan R

Register Higher Bond R

Reason for Cash Out

Current Bond Account

New Purchase Details

Purchase Price R Loan Term (months)

Less: Deposit R

State source of funds for deposit: Savings Borrowing Proceeds from existing property sold

Other (Please specify)

Total Requirement R

Register Higher Bond R

Seller ID

PROPERTY DETAILS

Property Address

Code

Please use property address as postal address for this home loan Yes No

Property Description (as per title deed)

Est Market Value R

Property Type House Flat Duplex Simplex Cluster Maisonette

Title Type Freehold Freehold Estate Sec Title Sec Title with HOC

Occupancy Type Owner Occupied Holiday Home Investment Property

Contact details for valuation appointment

Name & Surname

Contact No

Name & Surname

Contact No

If new purchase, off-plan purchase Yes No



A FRESH APPROACH TO HOME FINANCE SA Home Loans

LOAN DETAILS

Consultant:

Cell: **Tel:** **Fax:**

Email:

Applicant:

Account Number:

METHOD OF PAYMENT

NOTE: All debit orders will be effected on your salary payment date, except for salary payments received on the 29th to the 31st of the month which will be effected on the 1st of the following month.

The following are the only acceptable payment methods:

Payment Method Debit Order Subsidy Stop Order

Record Salary Payment Date d d

Bank

Branch

Account Type Current Savings

Account Name

Account No

MARKETING DETAILS

Where did you hear about SA Home Loans? Flyer Radio Referral Newspaper TV Magazine Online

Other

APPLICATION DECLARATIONS

I hereby acknowledge and declare that:

- All information given by me/us is true, accurate and correct. I/We have reviewed the information and confirm the correctness thereof.
- I/We have provided all information that is directly relevant and material to my/our application.
- I/We have the legal capacity to enter into an agreement unassisted as a major.
- I/We consent to SA Home Loans (Proprietary) Limited ("SA Home Loans") performing credit reference checks. Further, I/we consent to SA Home Loans providing credit reference agencies with regular updates with regard to the conduct of my/our account. This will include failure to maintain my/our obligations as agreed with SA Home Loans. Furthermore, I/we consent to such credit reference agencies making this information available to other credit providers.
- I/We am/are not under debt review, and no debt review order has been issued to assist me/us with my/our finances. In the event of me/us going under debt review and my/our circumstances changing from date of my/our signature of my/our SA Home Loans application and at any time during the term of my/our loan, I/we will inform SA Home Loans in writing.
- I/We am/are not aware of any other information which could adversely affect my/our application.
- I/We consent to SA Home Loans carrying out identity and fraud prevention checks and sharing information relating to this application with the South African Fraud Prevention Service.
- In the event of my/our financial situation changing, such that my/our ability to pay the total monthly payment to SA Home Loans is adversely affected, I/we will inform SA Home Loans in writing.
- I/We am/are able to afford the repayments of the home loan finance I/we am/are seeking.
- I/We am/are aware that this application is subject to the standard terms and conditions of SA Home Loans and all its credit criteria applicable to home loan finance.
- I/We further understand that I/we am/are required to have and maintain in full force Home Owner's Insurance Cover over the property for the full replacement value of the property. I/We confirm that SA Home Loans is authorised, but not obliged, to arrange the necessary cover with SA Home Loans Insurance Company if I/we do not provide SA Home Loans with proof that the necessary insurance is in place prior to registration of the loan.
- I/We have declared whether I/we have been a principal member or a majority owner of any commercial business in the past five years.
- My domicilium address selected above will apply to all loan accounts with SA Home Loans Group and will apply from date of first advance under this loan.
- I/We consent to SA Home Loans sharing information with the surety should a surety be added to the home loan account.

Name	<input type="text"/>	Signature:	<input type="text"/>
	<input type="text"/>	Date:	<input type="text"/> d <input type="text"/> d - <input type="text"/> m <input type="text"/> m - <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
Name	<input type="text"/>	Signature:	<input type="text"/>
	<input type="text"/>	Date:	<input type="text"/> d <input type="text"/> d - <input type="text"/> m <input type="text"/> m - <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
Name	<input type="text"/>	Signature:	<input type="text"/>
	<input type="text"/>	Date:	<input type="text"/> d <input type="text"/> d - <input type="text"/> m <input type="text"/> m - <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y
Name	<input type="text"/>	Signature:	<input type="text"/>
	<input type="text"/>	Date:	<input type="text"/> d <input type="text"/> d - <input type="text"/> m <input type="text"/> m - <input type="text"/> y <input type="text"/> y <input type="text"/> y <input type="text"/> y



A FRESH APPROACH TO HOME FINANCE SA Home Loans

STATEMENT OF PERSONAL ASSETS AND LIABILITIES

□ of □

Consultant:
Cell: **Tel:** **Fax:**
Email:
Applicant:
Account Number:

STATEMENT OF PERSONAL ASSETS AND LIABILITIES

ASSETS

Fixed Property Address

		VALUE	OUTSTANDING LIABILITY
1.	<input type="text"/>		
	<input type="text"/>		
	Date Acquired		
	<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"/> R	<input type="text"/> R
2.	<input type="text"/>		
	<input type="text"/>		
	Date Acquired		
	<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"/> R	<input type="text"/> R
3.	<input type="text"/>		
	<input type="text"/>		
	Date Acquired		
	<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"/> R	<input type="text"/> R

Listed Investments (Shares, Unit Trusts)

1.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
2.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
3.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R

Unlisted Investments (Private Companies/CCs/Trusts/Private Practices)

1.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
2.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
3.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R

Motor Vehicle

1.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
2.	<input type="text"/>	<input type="text"/> R	<input type="text"/> R

Other Assets

Surrender value on investment and life assurance policies	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
Other assets (specify)	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
Other assets (specify)	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
Other assets (specify)	<input type="text"/>	<input type="text"/> R	<input type="text"/> R
Other assets (specify)	<input type="text"/>	<input type="text"/> R	<input type="text"/> R

LIABILITIES

Loan Type (e.g. personal loan, student loan)

1.	<input type="text"/>		
Instalment	<input type="text"/> R	Date repayable	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
2.	<input type="text"/>		
Instalment	<input type="text"/> R	Date repayable	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
3.	<input type="text"/>		
Instalment	<input type="text"/> R	Date repayable	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

TOTALS

NET ASSETS/(LIABILITIES)

Contingent Liabilities (Suretyships, specify)

<input type="text"/>	<input type="text"/> R
----------------------	------------------------

<input type="text"/> R	<input type="text"/> R
<input type="text"/> R	



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