



# HOMELoAN APPLICATION FORM

Married ANC or COP/Single/Divorced  Ethnic group: C <input type="checkbox"/> W <input type="checkbox"/> B <input type="checkbox"/> OTHER <input type="checkbox"/> No. Of dependants: 0/ 1/ 2/ 3/ 4/ 5/ Frequency of Income: M <input type="checkbox"/> W <input type="checkbox"/> BW <input type="checkbox"/>	Are you a permanent resident? <b>YES / NO</b> Country of permanent residence: _____ Permanent residence no: _____ Bank Correspondence language: English / Afrikaans
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## ADDITIONAL QUESTIONS FOR MAIN CLIENT

Account Type	X	Institution	Branch /Code	Balance	Acc. Holder	Account Number
Cheque						
Personal Loan						
Fixed Deposit						
Trans / Savings						
Credit Card						
Other						
Investments						
Mortgage Loans						
ISA						

*In the second column marked X, indicate the default account that the bank will use to transact with you.*

## EMPLOYMENT DETAILS - MAIN CLIENT

Are you self employed: <b>YES / No</b> Occupation: _____ Name of Employer: _____ Date joined Employer: _____ Work: _____ Address: _____	Employer No : _____ Previous Employer Name: _____ Period with previous Employer: _____ Have you ever been declared insolvent: <b>YES / NO</b> Date rehabilitated: _____ <b>Post Grade 12 qualifications:</b> Degree / Diploma / Other
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Is this the first time you are purchasing a property? <b>YES / NO</b> Include Bond and / or Transfer costs? <b>YES / NO</b>	
Purchase price of property: _____ Amount of loan required: _____ Bond amount to be registered: _____	Purchase date of Property: _____ Loan repayment period: 20 / 25 / 30 years

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**IF A BUILDING LOAN: (Complete the following)**

Contract price: _____	Land price: _____
Contractor name: _____	Contractor contract no: _____

Bond Attorney & Tel: \_\_\_\_\_

Transfer Attorney & Tel: \_\_\_\_\_

## PROPERTY DETAILS

<b>PROPERTY DETAILS:</b>	<b>IF SECTIONAL TITLE:</b>
Erf no: _____ Portion: _____	ST Plan Unit no: _____ Door no: _____
Street no: _____ Street name: _____	Complex name: _____
Suburb: _____ Township: _____	Suburb: _____
City: _____ Province: _____	Township: _____
Postal Code: _____ Area of land: _____ m2	City: _____
Seller Name: _____	Province: _____
Seller Tel: _____	Managing Agent details: _____
Intended purpose of dwelling: Main Residence / Investment	_____ Tel: _____

## MARKETING DETAILS

Is the Applicant under administration review?	YES / NO
Is the Applicant under debt review?	YES / NO
Do you wish to be included in mass contact by sms or email?	YES / NO
May the bank share your information within the group for non-marketing purposes?	YES / NO
May the bank conduct a Credit Bureau enquiry on the Applicant?	YES / NO
May subsidiaries of the bank contact you?	YES / NO
May the bank contact you for marketing purposes?	YES / NO

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## INCOME AND EXPENSES

Monthly Income	Main Applicant	Co-Applicant /Spouse / Surety	Monthly Expenses	Main Applicant	Co-Applicant / Spouse / Surety
Basic Salary			Home Loan / Rent		
Home Subsidy			Rates & Taxes or Levy		
Car / Travel Allowance			Water & Lights		
Average Commission			Vehicle Installment		
Average Overtime(6months)			Petrol / Travel Costs		
Rental Income (see attached proof)			Insurance (Short Term)		
Rental Income (see attached proof)			Life Insurance		
Rental Income (see attached proof)			Life Insurance		
Other (Specify)			Life Insurance		
Other 1			Life Insurance		
Other 2			Telephone ( Telkom)		
Other 3			Cellular Telephone		
Other 4			School and University fees		
Other 5			Groceries		
			Debt/Credit Card Payment		
			Personal Loan 1		
			Personal Loan 2		
			Personal Loan 3		
GROSS INCOME			TV License / DSTV		
LESS: Pension			Clothing Expense (cash)		
Medical Aid			Clothing Account 1		
PAYE			Clothing Account 2		

SIGNED as correct by Applicants:

# HOMELoAN APPLICATION FORM

Monthly Income	Main Applicant	Co-Applicant /Spouse / Surety	Monthly Expenses	Main Applicant	Co-Applicant / Spouse / Surety
SITE			Clothing Account 3		
UIF			Gymnasium fee		
Other ( Specify)			Other Expenses (Specify)		
Other 1			Other 1		
Other 2			Other 2		
Other 3			Other 3		
Other 4			Other 4		
NET INCOME			Other 5		
Other 6			Other 6		
Other 7			Other 7		
Other 8			Other 8		
NET HOUSEHOLD/TOTAL INCOME					
Bond Repayment/Cancellation of rent which is included under monthly expenses			<b>Total Expenses</b>		

SIGNED as correct by Applicants:

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## Assets & Liabilities

ASSETS	DESCRIPTION	AMOUNT		LIABILITIES	DESCRIPTION	AMOUNT	
Fixed Property		R		Home Loan		R	
Vehicle		R		Hire-Purchase Facility		R	
Cheque Account		R		Overdraft Facility		R	
Investments		R		Budget Facility		R	
Other (Specify)		R		Other (Specify)		R	
Other (Specify)		R		Other (Specify)		R	
Total		R		Total		R	

## Co Applicant Assets & Liabilities

ASSETS	DESCRIPTION		AMOUNT	LIABILITIES	DESCRIPTION		AMOUNT
Fixed Property		R		Home Loan		R	
Vehicle		R		Hire-Purchase Facility		R	
Cheque Account		R		Overdraft Facility		R	
Investments		R		Budget Facility		R	
Other (Specify)		R		Other (Specify)		R	
Other (Specify)		R		Other (Specify)		R	
Total		R		Total		R	

SIGNED as correct by Applicants:



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May the bank conduct a Credit Bureau Enquiry on the Applicant? YES / NO

Signed by client that all information is true and correct:

Applicant Sign: \_\_\_\_\_ Co-Applicant Sign: \_\_\_\_\_

Motivation / Notes for MORTGAGER ORIGINATOR