

SA HOME LOANS APPLICATION FORM

APPLICANT DETAILS

Consultant

PERSONAL DETAILS	FIRST APPLICANT	SECOND APPLICANT
Application Role	Main Applicant <input type="checkbox"/> Surety <input type="checkbox"/>	Main Applicant <input type="checkbox"/> Surety <input type="checkbox"/>
Title	<input type="text"/> Initials <input type="text"/>	<input type="text"/> Initials <input type="text"/>
First Name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Preferred Name	<input type="text"/>	<input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital Status	Single <input type="checkbox"/> Married - COP <input type="checkbox"/> Married - ANC <input type="checkbox"/> Married - Foreign <input type="checkbox"/>	Single <input type="checkbox"/> Married - COP <input type="checkbox"/> Married - ANC <input type="checkbox"/> Married - Foreign <input type="checkbox"/>
Population Group	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> African <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> White <input type="checkbox"/>	Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> African <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> White <input type="checkbox"/>

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 <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Other, specify <input type="text"/>	Matric <input type="checkbox"/> Diploma <input type="checkbox"/> Degree <input type="checkbox"/> Other, specify <input type="text"/>
Citizenship	SA Citizen <input type="checkbox"/> Foreign - SA Resident <input type="checkbox"/> Foreign <input type="checkbox"/>	SA Citizen <input type="checkbox"/> Foreign - SA Resident <input type="checkbox"/> Foreign <input type="checkbox"/>
Date of Birth	<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"/> <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"/> <input type="text"/> <input type="text"/>
Identity/Passport No	<input type="text"/>	<input type="text"/>
Home Language	<input type="text"/>	<input type="text"/>
Document Language	English <input type="checkbox"/> Afrikaans <input type="checkbox"/>	English <input type="checkbox"/> Afrikaans <input type="checkbox"/>
Telephone (H)	<input type="text"/>	<input type="text"/>
Telephone (W)	<input type="text"/>	<input type="text"/>
Fax No	<input type="text"/>	<input type="text"/>
Cell No	<input type="text"/>	<input type="text"/>
Email Address	<input type="text"/>	<input type="text"/>
Present Residential Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Code <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Code <input type="text"/>
Present Postal Address	As above <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> Code <input type="text"/>	As above <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> Code <input type="text"/>
Preferred Communication Method	Email <input type="checkbox"/> Post <input type="checkbox"/>	Email <input type="checkbox"/> Post <input type="checkbox"/>

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

Please use the property address as my domicilium	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If no I select this address as my domicilium	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>
	<input type="text"/> Code <input type="text"/>	<input type="text"/> Code <input type="text"/>



A FRESH APPROACH TO HOME FINANCE SA Home Loans

APPLICANT DETAILS

PERSONAL DETAILS FIRST APPLICANT SECOND APPLICANT

Which employment sector are you employed in?

Occupation

Employment Status
 Employed Self-Employed
 Not currently employed

Employment Contract Type
 Permanent Fixed Term Contract

Name of Employer/
 Own Business

Start Date
 - -

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)

Which employment sector are you employed in?

Occupation

Employment Status
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 Not currently employed

Employment Contract Type
 Permanent Fixed Term Contract

Name of Employer/
 Own Business

Start Date
 - -

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)

Accountant Details (if own business)

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
 - -

End Date
 - -

Accountant Details (if own business)

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
 - -

End Date
 - -

DECLARATION FIRST APPLICANT SECOND APPLICANT

Have you ever been declared insolvent?
 Yes No
 If yes, date rehabilitated
 - -

Have you ever been under administration order?
 Yes No
 If yes, date administration order rescinded
 - -

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

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

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

Have you ever been declared insolvent?
 Yes No
 If yes, date rehabilitated
 - -

Have you ever been under administration order?
 Yes No
 If yes, date administration order rescinded
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 Yes (If yes provide business names and registration number) No

Company Name



APPLICANT DETAILS

BANKING DETAILS (These details are required for credit approval)

FIRST APPLICANT

SECOND APPLICANT

PERSONAL BANKING ACCOUNT DETAILS

Bank																				
Branch																				
Account Type	Current	<input type="checkbox"/>	Savings	<input type="checkbox"/>																
Account Name																				
Account No																				

LOAN DETAILS

Loan Purpose	Switch	<input type="checkbox"/>	New Purchase	<input type="checkbox"/>	Refinance	<input type="checkbox"/>																			
Product Selection	Variable	<input type="checkbox"/>	EDGE	<input type="checkbox"/>	30 Year	<input type="checkbox"/>	100%	<input type="checkbox"/>																	
Applicant Type	Individual	<input type="checkbox"/>	Joint	<input type="checkbox"/>	Multiple	<input type="checkbox"/>	CC/Trust/Co	<input type="checkbox"/>																	
In whose name is property to be registered?	Reg No																								

Switch / Refinance

Outstanding Loan	R											Loan Term	<input type="text"/>	(months)		
Add: Cash Out	R											Quick cash	<input type="checkbox"/>			
Estimated Costs and Fees	R											Capitalise Fees	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Total Estimated Loan	R															
Register Higher Bond	R															
Reason for Cash Out																
Current Bond Account																

New Purchase Details

Purchase Price	R											Loan Term	<input type="text"/>	(months)		
Less: Deposit	R															
State source of funds for deposit:	Savings	<input type="checkbox"/>	Borrowing	<input type="checkbox"/>	Proceeds from existing property sold	<input type="checkbox"/>										
Total Requirement	R															
Register Higher Bond	R															
Seller ID																

PROPERTY DETAILS

Property Address																					
Please use property address as postal address for this home loan	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>																Code	<input type="text"/>
Property Description (as per title deed)																					
Est Market Value	R																				
Property Type	House	<input type="checkbox"/>	Flat	<input type="checkbox"/>	Duplex	<input type="checkbox"/>	Simplex	<input type="checkbox"/>	Cluster	<input type="checkbox"/>	Maisonette	<input type="checkbox"/>									
Title Type	Freehold	<input type="checkbox"/>	Freehold Estate	<input type="checkbox"/>	Sec Title	<input type="checkbox"/>	Sec Title with HOC	<input type="checkbox"/>													
Occupancy Type	Owner Occupied	<input type="checkbox"/>	Holiday Home	<input type="checkbox"/>	Investment Property	<input type="checkbox"/>															
Contact details for valuation appointment																					
Name & Surname																					
Contact No																					
Name & Surname																					
Contact No																					
If new purchase, off-plan purchase	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>																	



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

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

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

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.
- SA Home Loans (Proprietary) Limited reserves the right to withdraw or review the credit decision at any time prior to registration in the event that any incorrect, false or adverse information is detected.
- 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") verifying information and 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

Signature:

Date: - -

Name

Signature:

Date: - -

Name

Signature:

Date: - -

Name

Signature:

Date: - -



STATEMENT OF INCOME AND EXPENDITURE

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

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"/>

DETAILS OF OTHER INCOME 1:

DETAILS OF OTHER INCOME 2:

HOUSEHOLD EXPENSES

NECESSARY EXPENSES	MONTHLY
Accommodation exp/Rental	R <input type="text"/>
<i>Does the new home loan instalment replace the accommodation exp/rental stated above</i>	Yes <input type="checkbox"/> No <input type="checkbox"/>
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

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"/>
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

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"/>
LESS TOTAL MONTHLY EXPENSE	R <input type="text"/>
LESS PROPOSED DEBT CONSOLIDATION	R <input type="text"/>
DEFICIT/SURPLUS (A) - (B) = (C)	R <input type="text"/>

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

ADDENDUM A – STATEMENT OF PERSONAL ASSETS AND LIABILITIES

STATEMENT OF PERSONAL ASSETS AND LIABILITIES

ASSETS		VALUE	OUTSTANDING LIABILITY
Fixed Property Address			
1.	<input type="text"/>	Date Acquired d d - m m - y y y y	R
2.	<input type="text"/>	Date Acquired d d - m m - y y y y	R
3.	<input type="text"/>	Date Acquired d d - m m - y y y y	R
Listed Investments (Shares, Unit Trusts)			
1.	<input type="text"/>		R
2.	<input type="text"/>		R
3.	<input type="text"/>		R
Unlisted Investments (Private Companies/CCs/Trusts/Private Practices)			
1.	<input type="text"/>		R
2.	<input type="text"/>		R
3.	<input type="text"/>		R
Motor Vehicle			
1.	<input type="text"/>		R
2.	<input type="text"/>		R
Other Assets			
Surrender value on investment and life assurance policies			R
Other assets (specify)			R
Other assets (specify)			R
Other assets (specify)			R
Other assets (specify)			R
LIABILITIES			
Loan Type (e.g. personal loan, student loan)			
1.	<input type="text"/>		
Instalment	R	Date repayable	d d - m m - y y y y
2.	<input type="text"/>		
Instalment	R	Date repayable	d d - m m - y y y y
3.	<input type="text"/>		
Instalment	R	Date repayable	d d - m m - y y y y
TOTALS			R
NET ASSETS/(LIABILITIES)			R
Contingent Liabilities (Suretyships, specify)			R

BUSINESS BANKING ACCOUNT DETAILS (IF APPLICABLE)

Bank	<input type="text"/>
Branch	<input type="text"/>
Account Type	Current <input type="checkbox"/> Savings <input type="checkbox"/>
Account Name	<input type="text"/>
Account No	<input type="text"/>

