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# Home Loan Application

## Loan Information

Type of loan	Home Loan <input type="checkbox"/>	Building loan <input type="checkbox"/>	Further Home Loan <input type="checkbox"/>	Other <input type="checkbox"/>
Type of Application	Individual <input type="checkbox"/>	Joint <input type="checkbox"/>	Surity <input type="checkbox"/>	Other <input type="checkbox"/>

## Application Details

### Main Applicant

Surname: \_\_\_\_\_  
 First Names: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Gender: Male  Female   
 Nationality: \_\_\_\_\_  
 Type of ID's: SA ID  Passport  Foreign   
 ID Number: \_\_\_\_\_

#### Marital Status:

Single  ANC with  COP   
 Widowed  ANC without  Foreign   
 Divorced  Other

No of Dependants:

#### Contact Numbers:

Work \_\_\_\_\_ Home \_\_\_\_\_  
 Cell \_\_\_\_\_ Fax \_\_\_\_\_

E-mail address: \_\_\_\_\_

Present Physical Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Code \_\_\_\_\_

Postal Address (if not same as physical) \_\_\_\_\_  
 \_\_\_\_\_ Code \_\_\_\_\_

Period at Present Address: Years \_\_\_\_\_ Months \_\_\_\_\_

Resident Status: Boarder  Caravan  Living with parents   
 Owner  Rented Flat  Tennant

Have you ever been declared insolvent?  yes  no

Have you been rehabilitated?  yes  no Date \_\_\_\_\_

### Co-Applicant/Surety

Surname: \_\_\_\_\_  
 First Names: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Gender: Male  Female   
 Nationality: \_\_\_\_\_  
 Type of ID's: SA ID  Passport  Foreign   
 ID Number: \_\_\_\_\_

#### Marital Status:

Single  ANC with  COP   
 Widowed  ANC without  Foreign   
 Divorced  Other

No of Dependants:

#### Contact Numbers:

Work \_\_\_\_\_ Home \_\_\_\_\_  
 Cell \_\_\_\_\_ Fax \_\_\_\_\_

E-mail address: \_\_\_\_\_

Present Physical Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Code \_\_\_\_\_

Postal Address (if not same as physical) \_\_\_\_\_  
 \_\_\_\_\_ Code \_\_\_\_\_

Period at Present Address: Years \_\_\_\_\_ Months \_\_\_\_\_

Resident Status: Boarder  Caravan  Living with parents   
 Owner  Rented Flat  Tennant

Have you ever been declared insolvent?  yes  no

Have you been rehabilitated?  yes  no Date \_\_\_\_\_

## Main Applicant

### Preferred Language of Correspondence

Afrikaans  English  Other   
 Sesotho  Setswana  Siswati   
 IsiXhosa

Do you Currently have Life Assurance?  yes  no

# Home Loan Application

## Employment Details

### Main Applicant

Highest Level of Education:  School Leaver  Degree  Doctorate  Masters  Diploma

Employer: \_\_\_\_\_

Employee No: \_\_\_\_\_ Period of Employment: \_\_\_\_\_

Employers Street Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Code: \_\_\_\_\_

Occupation: \_\_\_\_\_

Occupation Level:  Junior  Management  Skilled  Semi Skilled  Senior Management  Supervisor

Source of Income:  Pension  Inheritance  Investments  Policy  Salary  Other

Type of Income:  Monthly  Weekly  Commission  Fortnightly Other Specify: \_\_\_\_\_

Employer Subsidised Loan? Yes  No

Previous Employer (if employed less than 3 years) \_\_\_\_\_

Period of Employment: \_\_\_\_\_

### Co-Applicant/Surety

Highest Level of Education:  School Leaver  Degree  Doctorate  Masters  Diploma

Employer: \_\_\_\_\_

Employee No: \_\_\_\_\_ Period of Employment: \_\_\_\_\_

Employers Street Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Code: \_\_\_\_\_

Occupation: \_\_\_\_\_

Occupation Level:  Junior  Management  Skilled  Semi Skilled  Senior Management  Supervisor

Source of Income:  Pension  Inheritance  Investments  Policy  Salary  Other

Type of Income:  Monthly  Weekly  Commission  Fortnightly Other Specify: \_\_\_\_\_

Employer Subsidised Loan? Yes  No

Previous Employer (if employed less than 3 years) \_\_\_\_\_

Period of Employment: \_\_\_\_\_

## Banking Details

### Main Applicant

Account Type	Institution	Branch Name/ Code	Account Holder	Account Number	Balance
Cheque (main) <input type="checkbox"/>	_____	_____	_____	_____	_____
Trans/Savings <input type="checkbox"/>	_____	_____	_____	_____	_____
Credit Card <input type="checkbox"/>	_____	_____	_____	_____	_____
Mortgage Loan <input type="checkbox"/>	_____	_____	_____	_____	_____
Other <input type="checkbox"/>	_____	_____	_____	_____	_____

### Co-Applicant / Surety

Account Type	Institution	Branch Name/ Code	Account Holder	Account Number	Balance
Cheque (main) <input type="checkbox"/>	_____	_____	_____	_____	_____
Trans/Savings <input type="checkbox"/>	_____	_____	_____	_____	_____
Credit Card <input type="checkbox"/>	_____	_____	_____	_____	_____
Mortgage Loan <input type="checkbox"/>	_____	_____	_____	_____	_____
Other <input type="checkbox"/>	_____	_____	_____	_____	_____

# Home Loan Application

## Company Details (If Self - Employed)

Company Name: _____	CC <input type="checkbox"/>	Company <input type="checkbox"/>	Trust <input type="checkbox"/>	
Physical Address: _____	_____ Code _____			
Postal Address: _____	_____ Code _____			
Company Contact Details: _____	_____			
Work: _____	Cell: _____		_____	
Fax: _____	email: _____		_____	
Financial Year End: _____	No of Stakeholders: _____			
Registration No: _____	Vat Reg. No (if applicable) _____			
Nature of Business: _____	_____			
Company Registration Date: _____	Date _____	CCYY _____		_____

## Income

Main Applicant		Co- Applicant / Surety	
Gross Salary	R	Gross Salary	R
Commission	R	Commission	R
Overtime	R	Overtime	R
Car Allowance	R	Car Allowance	R
Cell Phone	R	Cell Phone	R
Housing Subsidy	R	Housing Subsidy	R
Rental	R	Rental	R
Dividend / Interest	R	Dividend / Interest	R
Other (Specify)	R	Other (Specify)	R
Total Income	R	Total Income	R
Less Deductions	R	Less Deductions	R
Net Income	R	Net Income	R

## Other Income

Rental Income		Rental Income	
Investments		Investments	
Income from Pension		Income from Pension	
Matured Policy		Matured Policy	
Other		Other	
Income from Inheritance		Income from Inheritance	
Income from Dividend		Income from Dividend	

# Home Loan Application

## Expenditure

Main Applicant		Co-Applicant / Surety	
Bond Repayments / Rental	R <input style="width: 100%;" type="text"/>	Bond Repayments / Rental	R <input style="width: 100%;" type="text"/>
Bond ( Existing to be settled)	R <input style="width: 100%;" type="text"/>	Bond ( Existing to be settled)	R <input style="width: 100%;" type="text"/>
Levy	R <input style="width: 100%;" type="text"/>	Levy	R <input style="width: 100%;" type="text"/>
Credit Cards	R <input style="width: 100%;" type="text"/>	Credit Cards	R <input style="width: 100%;" type="text"/>
Investments	R <input style="width: 100%;" type="text"/>	Investments	R <input style="width: 100%;" type="text"/>
Water & Lights	R <input style="width: 100%;" type="text"/>	Water & Lights	R <input style="width: 100%;" type="text"/>
Rates & Taxes	R <input style="width: 100%;" type="text"/>	Rates & Taxes	R <input style="width: 100%;" type="text"/>
Insurance ( Short Term)	R <input style="width: 100%;" type="text"/>	Insurance ( Short Term)	R <input style="width: 100%;" type="text"/>
Insurance ( Life)	R <input style="width: 100%;" type="text"/>	Insurance ( Life)	R <input style="width: 100%;" type="text"/>
Savings	R <input style="width: 100%;" type="text"/>	Savings	R <input style="width: 100%;" type="text"/>
Personal Loans	R <input style="width: 100%;" type="text"/>	Personal Loans	R <input style="width: 100%;" type="text"/>
Transportation / Petrol	R <input style="width: 100%;" type="text"/>	Transportation / Petrol	R <input style="width: 100%;" type="text"/>
Vehicle Instalments	R <input style="width: 100%;" type="text"/>	Vehicle Instalments	R <input style="width: 100%;" type="text"/>
Store card Payments	R <input style="width: 100%;" type="text"/>	Store card Payments	R <input style="width: 100%;" type="text"/>
Telephone / Cell	R <input style="width: 100%;" type="text"/>	Telephone / Cell	R <input style="width: 100%;" type="text"/>
TV Rental / Mnet / Dstv	R <input style="width: 100%;" type="text"/>	TV Rental / Mnet / Dstv	R <input style="width: 100%;" type="text"/>
Medical Expenses	R <input style="width: 100%;" type="text"/>	Medical Expenses	R <input style="width: 100%;" type="text"/>
Food / Groceries	R <input style="width: 100%;" type="text"/>	Food / Groceries	R <input style="width: 100%;" type="text"/>
Education / School Fees	R <input style="width: 100%;" type="text"/>	Education / School Fees	R <input style="width: 100%;" type="text"/>
Entertainment / Sport	R <input style="width: 100%;" type="text"/>	Entertainment / Sport	R <input style="width: 100%;" type="text"/>
Domestic	R <input style="width: 100%;" type="text"/>	Domestic	R <input style="width: 100%;" type="text"/>
Other	R <input style="width: 100%;" type="text"/>	Other	R <input style="width: 100%;" type="text"/>
<b>Total Expenses</b>	<b>R</b> <input style="width: 100%;" type="text"/>	<b>Total Expenses</b>	<b>R</b> <input style="width: 100%;" type="text"/>

## Affordability Assessment

Main Applicant		CO-Applicant / Surety	
Net Income	<input style="width: 100%;" type="text"/>	Net Income	<input style="width: 100%;" type="text"/>
Less Expenses	<input style="width: 100%;" type="text"/>	Less Expenses	<input style="width: 100%;" type="text"/>
Available Income	<input style="width: 100%;" type="text"/>	Available Income	<input style="width: 100%;" type="text"/>

# Home Loan Application

## Assets

Fixed Property	Erf No	District/Suburb	Date Purchased	Purchase Amount	Present Value
Vehicle (s)	Model	Year	Date Purchased	Purchase Amount	Present Value

Furniture/fittings : Present Value R \_\_\_\_\_

### Cheque Accounts (CR Bal)

Institution	Branch	Balance	Acc Holder	Acc No

### Savings Accounts

Institution	Branch	Balance	Acc Holder	Acc No

Life Assurance	Company	Number	Date Issued	Amount	Surrender Value

Investments	Company	Value

## Liabilities

Mortgage Bonds	Erf No	Name of Bond Holder	Bond Account No	Amount Owning

HP/Credit Agreements	Type of loan	Settlement Date	Instalment Amount	Amount Owning

Loan (s) from Financial Institutions	Type of loan	Settlement Date	Instalment Amount	Amount Owning

# Home Loan Application

## Property Details (Property To Be Bonded)

Type of Property:	Freehold <input type="checkbox"/>	Leasehold <input type="checkbox"/>	Sectional Title <input type="checkbox"/>	Vacant Land <input type="checkbox"/>	Other <input type="checkbox"/>
Intended Purpose:	Owner Occupied <input type="checkbox"/>	Rent Out <input type="checkbox"/>	Other (Specify) <input type="text"/>		
First Purchase	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Are costs to be included?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Site / Erf No / Lot Number	<input type="text"/>		Portion <input type="checkbox"/>	Street No	<input type="text"/>
Street Name	<input type="text"/>		Suburb	Area Of land	<input type="text"/>
City	<input type="text"/>		Code	<input type="text"/>	
Province	<input type="text"/>		Province	<input type="text"/>	
Is the property Bonded?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	If yes, state the Bank / Building Society <input type="text"/>		
Branch Name / No	<input type="text"/>		Account No	<input type="text"/>	
Transferring Attorney	<input type="text"/>		Telephone No	<input type="text"/>	
Bond Attorney	<input type="text"/>		Telephone No	<input type="text"/>	

## If Sectional Title:

Complex Name	<input type="text"/>	Sectional Title Plan/Unit No	<input type="text"/>
Sectional Title Door No	<input type="text"/>	Parking / Garage No	<input type="text"/>
Body Corporate name	<input type="text"/>	Telephone No	<input type="text"/>
Management Agent	<input type="text"/>	Telephone No	<input type="text"/>

Property Valuation Contact:

Telephone No:  Cell

## Particulars of Seller

Surname	<input type="text"/>	Title	<input type="text"/>
First Names	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contact Tel Numbers	<input type="text"/>	Cell	<input type="text"/>

# Home Loan Application

## Loan Details

### Home Loan / Further Home Loan

Purchase Price

Purchase Date

Extras

Less Deposit

Less State Subsidy

Total Loan Required

Term of Loan (years)

Instalment:      Debit Order       Salary Stop Order

Will collateral / guarantee be provided?    Yes       No

Name of Guarantor

### Building Loan

Land Cost

Building Cost

Extras

Less deposit

Total Loan required

Term of loan (years)

Developer

Expected date of Completion

Has the land be paid for      Yes       No

Instalment:      Debit Order       Salary Stop Order

### DETAILS FOR PAYMENT

Method of Payment:     Cash     Debit Order     Salary stop order

Bank: \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type:     Current     Savings     Other

### The following document (s) were received and are attached to this application:

	Main	Co-Applicant\Surety
Copy of R.S.A. bar coded ID document / Bar coded Permanent Residence Permit	<input type="checkbox"/>	<input type="checkbox"/>
Copies of proof of income (3 most recent salary slips).	<input type="checkbox"/>	<input type="checkbox"/>
Copy of proof of residence (FICA: e.g.; water & lights account)	<input type="checkbox"/>	<input type="checkbox"/>
Copy of Offer to Purchase	<input type="checkbox"/>	
Copy of Bank statements (3 months)	<input type="checkbox"/>	<input type="checkbox"/>
If Married: Copy of marriage Certificate	<input type="checkbox"/>	
If self-employed: Copy of Company documents (CK for CC/CM for PTY) if applicable	<input type="checkbox"/>	
Copy of Bank statements (last 6 months)	<input type="checkbox"/>	

**Consent to electronically obtain account statements from financial institutions**

Name of account holder (you)\* \_\_\_\_\_

*\*One account holder per consent form*

Identity/Passport/Registration Number \_\_\_\_\_

Absa Bank Ltd, First National Bank, a division of FirstRand Bank Ltd and Nedbank Ltd (the banks) work with each other and other financial institutions to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about clients are protected and kept strictly confidential.

For the purpose of assessing the home loan application that [Source name] will submit on your behalf to any or all of the banks in the name of \_\_\_\_\_, the banks need your consent to obtain your bank statement(s) directly from other financial institutions (as specified below). The financial institutions involved will exchange no further information than the bank statements you have authorised and these will be safeguarded and not used for any other purposes. Bank account statements obtained will also be limited to the period necessary to assess the home loan application.

Your signature below confirms that the banks have your consent to obtain bank statement(s) on the following account(s) (that show your account transaction history) and if there is a problem with the electronic retrieval of some or all of the required bank statements for any reason, the banks will contact you to provide physical copies:

**Account 1:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ Branch number \_\_\_\_\_

Account number \_\_\_\_\_

**Account 2:**

Name of bank/institution \_\_\_\_\_

Account type/ description \_\_\_\_\_

Branch name \_\_\_\_\_ Branch number \_\_\_\_\_

Account number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**If account is in the name of a legal entity:**

Name of signatory/ies \_\_\_\_\_

Capacity of signatory/ies \_\_\_\_\_