

## HOME LOAN APPLICATION

### REQUIREMENTS FOR COMPLETION OF SALES AGREEMENT and MORTGAGE LOAN APPLICATION

DEVELOPMENT:	PROPERTY:
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INDIVIDUALS / JOINT & SEVERAL		
A. Required by all parties:	FIRST APPLICANT	SECOND APPLICANT
Full names		
Colour copy of Identity document		
Income Tax Reference number		
Marriage certificate		
Ante nuptial contract		
Proof of address		
Contact details :	Telephone (H)	
	Telephone (W)	
	Email address	
	Cellphone number	

B. Banking details	FIRST APPLICANT			SECOND APPLICANT		
<input type="checkbox"/> Savings	Bank name			<input type="checkbox"/> Savings	Bank	
	Branch code				Branch code	
	Branch name				Branch name	
	Account number				Account number	
<input type="checkbox"/> Cheque	Bank name			<input type="checkbox"/> Cheque	Bank	
	Branch code				Branch code	
	Branch name				Branch name	
	Account number				Account number	

C. Will you be paying a deposit?	<input type="checkbox"/> No <input type="checkbox"/> Yes
If YES, indicate the amount you intend to pay.	R.....

D. Will a mortgage loan be required?	<input type="checkbox"/> No <input type="checkbox"/> Yes <i>(if answer is yes, please sign declaration below)</i>
Indicate bank preference:	<input type="checkbox"/> ABSA <input type="checkbox"/> FNB <input type="checkbox"/> NEDBANK <input type="checkbox"/> STD <input type="checkbox"/> OTHER
If OTHER, please specify	

<b>NB: The following must accompany a mortgage loan application:</b>	
Proof of income:	-Employee (most recent for one month) -Self-Employed: Signed up to date Management Accounts Signed current Financials (most recent for 6 to 12 months) IT 34 <b>If necessary Banks will request additional information to prove income and the existence of the business</b>
Stamped bank statements (Not Internet statements)	-Employee: stamped statement to reflect 3 months' income deposits -Self-employed: stamped statement to reflect 6 to 12 months' income deposits

E. Do you need to sell a property in order to buy?	<input type="checkbox"/> No <input type="checkbox"/> Yes	Owner's Details:	
If YES, please provide details of the property to be sold.	Erf number:		
	Street address:		
	Suburb:		

I, the undersigned, warrant that the details provided in this document are true and correct.

I authorize Communicare and/or the financial institutions to investigate my credit worthiness and conduct a credit investigation for the purpose of assessing my ability to obtain credit and my compliance with the banks' credit requirements in respect of a property purchase.

Signed at	Place	Date	Place	Date
Signature				
	<b>FIRST APPLICANT</b>		<b>SECOND APPLICANT</b>	

Mark/select applicable block and complete where required

LOAN and PROPERTY DETAILS												
Loan required	R.....		Purchase price	R.....		Bond amount	R.....					
Interest rate	<input type="checkbox"/> Variable	<input type="checkbox"/> Fixed (if available), select term of fixed rate			<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years	<input type="checkbox"/> 3 years	<input type="checkbox"/> 5 years				
Term of loan	<input type="checkbox"/> 240 months	<input type="checkbox"/> Other: .....months			Repayment method	<input type="checkbox"/> Debit order		<input type="checkbox"/> Salary stop order				
Type	<input type="checkbox"/> Turnkey	<input type="checkbox"/> Building Loan	<input type="checkbox"/> Vacant Land	Initiation fee	<input type="checkbox"/> Pay upfront (recommended)		<input type="checkbox"/> Add to loan (subject to bank's credit policy)					
Property	Erf number			Suburb			City/Town					
	Street no			Street name			Postal code					
	Property Title	Freehold	Property usage	<input type="checkbox"/> Primary residence		<input type="checkbox"/> Secondary residence		<input type="checkbox"/> Investment				
	Seller	Communicare	Registration number	1929/001590/08		Attorneys	Marais Müller Hendricks Attorneys, Kuils River					
APPLICANT DETAILS			APPLICANT 1 - FIRST PURCHASER				APPLICANT 2 - SECOND PURCHASER					
Are you a first-time property buyer			<input type="checkbox"/> No <input type="checkbox"/> Yes				<input type="checkbox"/> No <input type="checkbox"/> Yes					
Is there an existing bond in your name			<input type="checkbox"/> No	If yes, institution?			<input type="checkbox"/> No	If yes, institution?				
			<input type="checkbox"/> Yes	Account number			<input type="checkbox"/> Yes	Account number				
Do you have a home loan application in progress on another property?			<input type="checkbox"/> No	If yes, amount?	R	<input type="checkbox"/> No	If yes, amount?	R				
			<input type="checkbox"/> Yes	Institution			<input type="checkbox"/> Yes	Institution				
Have you applied for any other credit in the last 60 days			<input type="checkbox"/> No	If yes, amount?	R	<input type="checkbox"/> No	If yes, amount	R				
			<input type="checkbox"/> Yes	Credit type			<input type="checkbox"/> Yes	Credit type				
Will this loan replace an existing loan repayment or rent			<input type="checkbox"/> No	If yes, specify the amount	R	<input type="checkbox"/> No	If yes, specify the amount	R				
			<input type="checkbox"/> Yes				<input type="checkbox"/> Yes					
What is the source of funds to pay a deposit and/or transfer costs			<input type="checkbox"/> Savings		<input type="checkbox"/> Personal loan	<input type="checkbox"/> Developer	<input type="checkbox"/> Savings		<input type="checkbox"/> Personal loan	<input type="checkbox"/> Developer		
			<input type="checkbox"/> Sale proceeds		<input type="checkbox"/> Family/Friend	<input type="checkbox"/> Other	<input type="checkbox"/> Sale proceeds		<input type="checkbox"/> Family/Friend	<input type="checkbox"/> Other		
PERSONAL DETAILS												
Title												
Surname												
First name(s)												
Gender			<input type="checkbox"/> Male <input type="checkbox"/> Female				<input type="checkbox"/> Male <input type="checkbox"/> Female					
Race(for statistical purposes)			<input type="checkbox"/> Black	<input type="checkbox"/> Coloured	<input type="checkbox"/> Indian	<input type="checkbox"/> White	<input type="checkbox"/> Other	<input type="checkbox"/> Black	<input type="checkbox"/> Coloured	<input type="checkbox"/> Indian	<input type="checkbox"/> White	<input type="checkbox"/> Other
Date of birth												
Income tax reference number												
Identity / Passport number												
Country of Citizenship			<input type="checkbox"/> RSA	<input type="checkbox"/> Other,	Specify nationality		<input type="checkbox"/> RSA	<input type="checkbox"/> Other,	Specify nationality			
			<input type="checkbox"/> Work permit, specify expiry date				<input type="checkbox"/> Work permit, specify expiry date					
Permanent residence number												
Marital status			<input type="checkbox"/> Single	<input type="checkbox"/> Married ICOP	<input type="checkbox"/> Married by ANC with accrual		<input type="checkbox"/> Single	<input type="checkbox"/> Married ICOP	<input type="checkbox"/> Married by ANC with accrual			
			<input type="checkbox"/> Widowed	<input type="checkbox"/> Married under customary law	<input type="checkbox"/> Married by ANC without accrual		<input type="checkbox"/> Widowed	<input type="checkbox"/> Married under customary law	<input type="checkbox"/> Married by ANC without accrual			
			<input type="checkbox"/> Divorced	<input type="checkbox"/> Married under foreign law (specify).....	<input type="checkbox"/> Other .....		<input type="checkbox"/> Divorced	<input type="checkbox"/> Married under foreign law (specify).....	<input type="checkbox"/> Other .....			
Number of dependants Include spouse if unemployed												
CONTACT DETAILS												
Current residential address												
Suburb/Town					Postal code			Postal code				
Period at current address			Years			Months			Years			
Period at previous address			Years			Months			Years			
Current Postal address												
Suburb												
Postal code												
Telephone number (H)												
Telephone number (W)												
Telephone number (C)												
Email address												

<b>EMPLOYMENT DETAILS:</b>												
Employment status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Permanent <input type="checkbox"/> Retired			<input type="checkbox"/> Self-employed <input type="checkbox"/> Permanent <input type="checkbox"/> Retired								
	<input type="checkbox"/> Contractor <input type="checkbox"/> Works abroad <input type="checkbox"/> Unemployed			<input type="checkbox"/> Contractor <input type="checkbox"/> Works abroad <input type="checkbox"/> Unemployed								
	Other - Please specify:			Other - Please specify:								
Employer type	<input type="checkbox"/> Listed company <input type="checkbox"/> Private company <input type="checkbox"/> Close corp			<input type="checkbox"/> Listed company <input type="checkbox"/> Private company <input type="checkbox"/> Close corp								
	<input type="checkbox"/> Public sector <input type="checkbox"/> NPO /NPC <input type="checkbox"/> Partnership			<input type="checkbox"/> Public sector <input type="checkbox"/> NPO /NPC <input type="checkbox"/> Partnership								
	<input type="checkbox"/> Sole proprietor <input type="checkbox"/> Other			<input type="checkbox"/> Sole proprietor <input type="checkbox"/> Sole proprietor								
Employment sector												
Name of present employer												
Street address of employer												
	Postal Code			Postal Code								
Telephone number of employer												
Email address at employer												
Employee number												
Occupation												
Time with present employer	Years		Months		Years		Months					
Type of income earned	<input type="checkbox"/> Monthly	<input type="checkbox"/> Biweekly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Commission	<input type="checkbox"/> Monthly	<input type="checkbox"/> Biweekly	<input type="checkbox"/> Weekly	<input type="checkbox"/> Commission				
	Other - Please specify:			Other - Please specify:								
Previous employer												
Time with previous employer	Years		Months		Years		Months					
If self-employed, nature of business	Duration				Duration							
<b>ASSETS</b>	<b>Details</b>			<b>Current Value</b>			<b>Details</b>			<b>Current Value</b>		
Fixed property 1	Purchase price	R	R		Purchase price	R	R					
	Erf No				Erf No							
	Suburb				Suburb							
Fixed property 2	Purchase price	R	R		Purchase price	R	R					
	Erf No				Erf No							
	Suburb				Suburb							
Fixed property 3	Purchase price	R	R		Purchase price	R	R					
	Erf No				Erf No							
	Suburb				Suburb							
Vehicle 1	Purchase price	R	R		Purchase price	R	R					
	Make				Make							
	Year				Year							
Vehicle 2	Purchase price	R	R		Purchase price	R	R					
	Make				Make							
	Year				Year							
Vehicle 3	Purchase price	R	R		Purchase price	R	R					
	Make				Make							
	Year				Year							
Shares			R				R					
			R				R					
			R				R					
Investments			R				R					
			R				R					
			R				R					
Current Account			R				R					
Savings			R				R					
			R				R					
Other			R				R					
Other			R				R					
Other			R				R					
<b>Total assets</b>			<b>R</b>				<b>R</b>					
<i>Note: If space is insufficient, provide signed annexure</i>												

LIABILITIES	Details		Monthly payment	Details		Monthly payment
Mortgage loan 1	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Mortgage loan 2	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Mortgage loan 3	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Vehicle finance1	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Vehicle finance 2	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Vehicle finance3	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Overdraft	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Credit Card	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Retail accounts	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Retail accounts	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Other	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Other	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
Other	Amount owing	R	R	Amount owing	R	R
	Facility limit	Credit provider		Facility limit	Credit provider	
	R			R		
<b>Total facility limits</b>	R			R		
<b>Total amounts owing</b>		R			R	
<b>Total liabilities</b>			R			R
<b>MONTHLY INCOME</b>						
Gross basic earnings			R			R
Bonus			R			R
Fringe benefits/allowances			R			R
Other income (e.g. commission)			R			R
<b>Total gross income</b>			<b>R</b>			<b>R</b>
less Deductions (e.g. pension fund, tax)			-R			-R
<b>Net earnings</b>			<b>R</b>			<b>R</b>
Rental income			R			R
Other income (specify)			R			R
<b>Total net earnings</b>			<b>R</b>	<b>A</b>		<b>R</b>

MONTHLY EXPENDITURE				
All contractual debt (total monthly payments from liabilities)		R		R
House	Rent	R	Rent	R
	Insurance	R		R
	Rates and taxes	R	Rates and taxes	R
	Water	R	Water	R
	Electricity	R	Electricity	R
	Maintenance (e.g. house and garden)	R	Maintenance (e.g. house and garden)	R
Vehicles	Fuel	R	Fuel	R
	Insurance	R	Insurance	R
	Maintenance	R	Maintenance	R
Life Assurance		R		R
Living expenses	Groceries	R	Groceries	R
	Education	R	Education	R
	Domestic	R	Domestic	R
	Alimony/maintenance	R	Alimony/maintenance	R
	Transport	R	Transport	R
	Security	R	Security	R
	Medical	R	Medical	R
	Clothing	R	Clothing	R
	Telephones	R	Telephones	R
	TV subscriptions	R	TV subscriptions	R
	Donations	R	Donations	R
Entertainment	R	Entertainment	R	
All other expenses		R		R
<b>Total expenditure</b>		<b>R</b>	<b>B</b>	<b>R</b>
<b>Net surplus = (A – B)</b>		<b>R</b>		<b>R</b>

SOLVENCY								
Have you ever been declared insolvent/bankrupt?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Specify date insolvent	Date rehabilitated	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Specify date insolvent	Date rehabilitated
Have you signed suretyship/guarantee for a debt?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Specify amount	Specify institution	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Specify amount	Specify institution
Are you under administration order, judicial management, debt review, or curatorship?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If yes, please provide details		<input type="checkbox"/> No	<input type="checkbox"/> Yes	If yes, please provide details	

BANKING DETAILS						
Account 1	<input type="checkbox"/> Savings	Bank name		<input type="checkbox"/> Savings	Bank	
		Branch code			Branch code	
	<input type="checkbox"/> Cheque	Branch name		<input type="checkbox"/> Cheque	Branch name	
		Account number			Account number	
Account 2	<input type="checkbox"/> Savings	Bank name		<input type="checkbox"/> Savings	Bank	
		Branch code			Branch code	
	<input type="checkbox"/> Cheque	Branch name		<input type="checkbox"/> Cheque	Branch name	
		Account number			Account number	

**CONSENT TO ELECTRONICALLY OBTAIN ACCONT STATEMENTS FROM FINANCIAL INSTITUTIONS**

The banks, together with other financial institutions, work to fight, amongst other crimes, home loan application fraud. In these dealings, the banks ensure that all personal and financial information about applicants are protected and kept strictly confidential.

For the purpose of assessing this home loan application in your name the banks need your consent to obtain your statements directly from the financial institutions as stated above. The financial institutions involved will exchange no further information than the 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 statements that reflect the transaction history on the bank accounts quoted above and if there is a problem with the electronic retrieval of some or all of the required statements for any reason, the banks will contact you to provide physical copies.

**DECLARATION**

I, the undersigned warrant that the information furnished in this document is correct and a true reflection of my financial position and that I am not aware of any other information that may affect this application negatively.

I provide my consent to the banks to undertake identity and fraud prevention checks and share information relating to this application with South African Fraud Prevention Services and to process my information for the purpose of providing financial services and preventing fraud and money laundering.

The banks may search, update or place my records at credit reference bureaus and government agencies in order to verify my identity, assess my ability to obtain credit, or to provide my personal information, including my credit reference data, to such credit provider and also make any enquiries that it deems necessary to confirm the details on this form to assess my creditworthiness.

I agree that I will be responsible for the administration fees and wasted costs that the banks incur if I cancel my loan after I have accepted it.

I understand that approval of this application is conditional upon my compliance with the banks' credit requirements in respect of property and life insurance.

The banks may use my personal information for debt enforcement, including but not limited to recovery, collection, repayment, surrender, enforcement and cession of debts.

All consents provided in this document will survive any contractual relationship that I have with any of the banks, unless I provide written notice that I have cancelled such consents.

Signed at	Place		Date		Place		Date	
Signature								