

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS >>>

Surname _____ First Name(s) _____

Email Address _____ Cellphone No. _____

Gender

☐ Male ☐ Female

Residency Status

☐ SA Citizen ☐ Permanent Resident ☐ Temporary Resident ☐ Foreign National

Marital Status

☐ Single ☐ Married ANC ☐ Married COP ☐ Divorced ☐ Widowed ☐ Engaged ☐ Other

Country of Marriage _____

Residential status

☐ Boarder ☐ Living with Parents ☐ Tenant ☐ Owner ☐ Other Occupied Since _____

Physical Address _____

Suburb _____

City _____ Postal Code _____

Province _____

Country _____

Tax Obligation outside of RSA? ☐ Yes / ☐ No

Are you a first time home buyer ☐ Yes / ☐ No

Foreign Tax Number _____

SARS Tax Number _____

Work Tel. No. _____

Country of Birth _____

City of Birth _____

Nationality _____

Ethnic Group ☐ Asian ☐ African ☐ Coloured ☐ White

Home Language _____

Do you have a tertiary qualification ☐ Yes / ☐ No

If yes, what is the highest level _____

Are you related to or associated with a public official in a position of authority? ☐ Yes / ☐ No

EMPLOYMENT DETAILS >>>

Occupation _____ Start Date _____

Employer Name _____ Employer Landline _____

Employer Physical Address _____

Suburb _____ City _____ Postal Code _____

Province _____ Country _____

Previous Period Employed _____ Years _____ Months Who is your previous employer _____

Occupational Status

☐ Contract Worker ☐ Full-time Employee ☐ Home Executive ☐ Part-time Employee
☐ Self-employed (Non-professional) ☐ Self-employed (Professional) ☐ Temp Employed ☐ Unemployed

Occupational Level

☐ Unskilled Worker ☐ Semi-skilled Worker ☐ Skilled Worker ☐ Junior Position
☐ Supervisor ☐ Management ☐ Senior Management

Source of Income

☐ Salary ☐ Government Grant ☐ Inheritance ☐ Investments
☐ Pension Policy ☐ Retirement Annuity ☐ Donation / Gift ☐ Other

Salary Frequency ☐ Daily ☐ Weekly ☐ Bi-weekly ☐ Monthly ☐ Other

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MONTHLY INCOME & EXPENSES >>>

INCOME	MONTHLY TOTALS	LIVING EXPENSES	MONTHLY TOTALS
Basic Salary / Wage		<p>* Do not include contractual expenses such as mortgage loan repayments, credit cards or personal loans . This information can be collected from your Credit Report.</p> <p>Assurance (Life, Retirement Annuities)</p> <p>Domestic Wages</p> <p>Donations</p> <p>Education</p> <p>Groceries</p> <p>Insurance and Funeral Policies</p> <p>M-Net, DSTV and TV License</p> <p>Maintenance / Alimony</p> <p>Petrol and Transport Costs</p> <p>Security</p> <p>Medical - <small>If not payslip deduction</small></p> <p>Rental - <small>Don't include should this amount fall away if bond is approved.</small></p> <p>Water and Lights</p> <p>Cellphone / Telephone and ISP - <small>If pre-paid</small></p> <p>Other - <small>Please specify with description</small></p>	
Average Commissions			
Interest Income			
Rental Income			
Housing Subsidy			
Average Overtime			
Monthly Car Allowance Travel			
Cash Allowance			
Maintenance / Alimony			
Income Future Rental Income			
Pension Income			
Other - <small>Please specify with description</small>			

DEDUCTIONS	MONTHLY TOTALS
Income Tax – PAYE / SITE	
Pension	
U.I.F	
Medical Aid <small>*If Salary deduction</small>	
Other Deductions	

SOLVENCY DETAILS >>>

Have you been declared insolvent?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Have you ever been under an administration order?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Have you been rehabilitated?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Are you currently under an administration order (Garnishee order)?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Have you ever had a dispute with the credit bureau?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Are you currently under debt review / in debt counselling?	<input type="checkbox"/> Yes / <input type="checkbox"/> No
Do you currently have a debt arrangement in place?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Have you ever had a judgement?	<input type="checkbox"/> Yes / <input type="checkbox"/> No

BANKING DETAILS >>>

	Bank 1	Bank 2	Bank 3
Name of Bank			
Account Holder/ Name			
Account Number			
Branch			
Bank Account Type	<input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Personal <input type="checkbox"/> Business	<input type="checkbox"/> Personal <input type="checkbox"/> Business

ASSETS AND LIABILITIES



ASSETS

Fixed Properties

Give particulars of each property separately, stating whether freehold or leasehold and state if affected or fiduciary interests.

Vehicles

State make, model and year of registration.

Furniture and fittings

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Other assets

e.g antiques, carpets, jewellery, stamp collections, coins etc.

Life assurance policies

Surrender value of Life policies payable to the undersigned and not to any third party.

Company	Number	Date issued	Maturity date	Amount	If ceded to whom	Surrender value less loans

Investments

e.g Private company etc

Listed Shares

Including Unit Trust investments

Company	Number held	Market value

Trading assets

(applicable to firms only)

Stock in trade		
Work in progress		
Book debts (Do not include Factored Book Debts)		
Bills receivable (Do not include discounted Bills Receivable)		

LIABILITIES

Liability for income tax

Date last assessment paid:	
Description	

Other liabilities

other liabilities that will not show up on a South African credit bureau report

	Period	Terms of repayment

Contingent liabilities

as Guarantor, Surety otherwise

You Signature:

I / We declare that this is a full, true and correct statement of my / our position and that my/our assets are not encumbered other than as stated above.

I / We agree that the bank may verify the information contained in this statement and may make any enquiries it considers necessary.

Your signature

as at date
(YYYY-MM-DD)

HOME LOAN APPLICATION FORM



I hereby appoint **Phoenix Bonds** as my sole agent and on my behalf to submit to all Financial Institutions in line with the requirements as discussed, in order to obtain mortgage loan finance for the property specified as per the Sale Agreement. I warrant that all the information I supplied is to the best of my knowledge and believe it to be true and correct in all material respects.

CONSENT TO VERIFY INFORMATION PROVIDED >>>

I give consent to the financial institutions to:

- Electronically obtain bank statements from my ABSA/ Nedbank/ Standard Bank account;
- Verify academic qualifications;
- Request my payslip for auditing purposes from my employer and/or confirm with employment; and
- Have access to my credit bureau data for the purposes of assessing my loan application.

☒ I consent

CONSENT IN TERMS OF THE PROTECTION OF PERSONAL INFORMATION ACT >>>

- Appropriate advice can only be provided after full disclosure of my relevant personal information;
- You will use my personal information for purposes of evaluating and advising me on a home loan application and other relevant financial products (HOC, Life Insurance - if required); and
- I hereby consent that my personal information can be shared with the bank's appointed bond registration attorney upon my acceptance of a home loan offer.

I consent to the processing of my personal information by **Phoenix Bonds** for purposes relating to any pre-qualification and/or home loan application and agree that this information may be shared with companies within your *Group and financial institutions that will be applied to on my behalf and any other relevant parties in the property transfer process.

☒ I consent

CONSENT FORM - CREDIT CHECK >>>

I appoint **Phoenix Bonds** to be my lawful representative, to obtain a copy of my personal credit report ("PCR") from a registered credit bureau to be used for the following purposes:

- providing me with advice/assistance with my credit;
- challenging the information contained in my PCR; and
- investigating information held by the registered credit bureau.

I consent to the registered credit bureau releasing a copy of my PCR to my Representative.

☒ I consent

I hereby acknowledge that all of the above is true and correct.

Name of Signatory:

Date:

Signature: