

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS (APPLICANT 1)

Surname: _____

First Name(s) _____

Email Address: _____

Cellphone No: _____

Gender

☐ Male | ☐ Female

Residence Status

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

Marital Status

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

Country of Marriage _____ Date _____

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 (APPLICANT 1)

Occupation _____

Employer Name _____

Employer Physical Address _____

Suburb _____

Province _____

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

Start Date _____

Employer Landline _____

City _____ Postal Code _____

Country _____

Occupational Status

☐ Contract Worker ☐ Full Time Employee ☐ Home Executive ☐ Part Time Employee
☐ Self-Employed (Non-Professional) ☐ Self-Employed (Professional) ☐ Tem 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

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS (APPLICANT 2)

Surname: _____

First Name(s) _____

Email Address: _____

Cellphone No: _____

Gender

☐ Male | ☐ Female

Residence Status

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

Marital Status

☐ Single | ☐ Married ANC | ☐ Married COP | ☐ Divorced | ☐ Widowed | ☐ Engaged | ☐ Other
Country of Marriage _____ Date _____

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HOME LOAN APPLICATION FORM



MONTHLY INCOME & EXPENSES (APPLICANT 1)

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

Deductions	Monthly Totals
Income Tax - PAYE/SITE	
Pension	
U.I.F	
Medical Aid - <i>*If Salary deduction</i>	
Other Deductions	

SOLVENCY DETAILS (APPLICANT 1)

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

BANKING DETAILS (APPLICANT 1)

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

HOME LOAN APPLICATION FORM



MONTHLY INCOME & EXPENSES (APPLICANT 2)

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

Deductions	Monthly Totals
Income Tax - PAYE/SITE	
Pension	
U.I.F	
Medical Aid - <i>*If Salary deduction</i>	
Other Deductions	

SOLVENCY DETAILS (APPLICANT 2)

Have you been declared insolvent?	<input type="radio"/> Yes	<input type="radio"/> No	Have you ever been under an administration order?	<input type="radio"/> Yes	<input type="radio"/> No
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CONSENT FORM (APPLICANT 1)

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 Sales 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.
- 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.
- 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 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 FORMS - 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 the above is true and correct.

Name of Signatory

Date

Signature

Financial Institutions means ABSA, FNB, Nedbank, Standard Bank, RMB, Investec, HIP, BA Home Loans, Paragon

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