



Agent: _____ Contact Nr: _____

Email: _____

PROPERTY: _____
(LIGHTSTONE REPORT HEREWITH)

Home Loan Application

Personal details:

Title: Mr Mrs/Ms Dr Prof

First names (as per your ID): _____

Surname: _____

ID/Passport no: _____

Country of birth: _____ If not SA Citizen, specify nationality: _____

If not SA Resident, specify Temporary or Permanent: _____ Race: _____

Marital status: (Single/Married/Divorced/Widowed): _____

How married: (ANC Accrual/ANC without Accrual/COP/Traditional): _____

Physical address (current):

Town/City/Province: _____ Code: _____

Postal address:

Town/City/Province: _____ Code: _____

Telephone no (w): _____ Telephone no (h): _____

Mobile no: _____ Alternative no: _____

Email address: _____



INCOME & EXPENSES

Personal income

6 months' payslips herewith plus proof of all/other income

Gross monthly income (before deductions)	R
Commission	R
Overtime	R
Maintenance	R
Rental Income	R
Other (specify)	R
	R
TOTAL	R

Personal expenses

Homeloan / Rent	R
Asset Finance / Vehicle repayments	R
Loan / Overdraft	R
Credit card	R
Retail accounts	R
Other fixed debts	R
Salary deductions	R
Income Tax	R
UIF	R
Pension	R
Medical Aid	R
Other	R
Groceries	R
Municipal expenses	R
Domestic worker / Gardener	R
Telephone / Cellphone	R
Insurance policies	R
Educational fees	R
Transport / Petrol costs	R
Entertainment	R
Security	R
TOTAL	R

OTHER IMPORTANT INFO

PURPOSE OF APPLICATION

- Purchase of an existing home
- Further advance (for building improvement)
- Build a new home
- Transfer loan from another institution : Ordinary
- Transfer loan from another institution : Building
- Further Advance (ordinary)
- Re-advance

EMPLOYMENT DETAILS

EMPLOYMENT STATUS	FULL-TIME EMPLOYED	SELF-EMPLOYED	HOME EXECUTIVE	STUDENT
	UNEMPLOYED	PENSIONER/RETIRED	PART-TIME EMPLOYED	TEMPORARY EMPLOYED

EMPLOYMENT SECTOR	AGRICULTURE	CATERING & ENTERTAINMENT	CIVIL SERVICE	CONSTRUCTION
	EDUCATION	FINANCE	HEALTH	INDUSTRIAL
	LEGAL PROFESSION	MEDIA	NATURE RESOURCE	ARMED FORCES
	SCIENCE/COMPUTING	SECURITY	SELLING	TRANSPORTATION
	WELFARE	OTHER (SPECIFY)		

NAME AND ADDRESS OF EMPLOYER: _____

OCCUPATION: _____

PRESENT EMPLOYMENT SINCE: _____

FINANCIAL DETAILS

Will an existing homeloan be cancelled: _____ (yes or no)

Who do you have a cheque account with:

Absa		Fnb		Nedbank		Standard bank	
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CURRENT ACCOUNT NUMBER: _____

(6 months bank statements herewith)

Have you applied for debt counselling or been placed under a debt review in terms of Section 86 of the National Credit Act 2005? Yes or No _____

Have you been declared insolvent or placed under administration order in the last 10 (ten) years? Yes or No _____

DETAILS OF LOAN YOU ARE APPLYING FOR

AMOUNT OF LOAN	R		
BOND AMOUNT TO BE REGISTERED	R	TERM OF LOAN	_____ years

TRANSFERRING ATTORNEY'S DETAILS

NAME OF ATTORNEYS

CONTACT PERSON

EMAIL ADDRESS

TEL NR

ADDRESS

VALUATION ARRANGEMENTS

CONTACT PERSON NAME

TELEPHONE / CELL NR

ALTERNATIVE CONTACT DETAILS

Getting and giving bank statement(s)

The Bank occasionally works with other financial institutions to provide a better service to clients.

In these dealings, the Bank will ensure that all personal and financial information about clients are kept strictly confidential. In keeping with this commitment, we need your permission to:

<input type="checkbox"/>	Get your bank statement(s) from other financial institutions that you may have specified in this application form	Yes	No
<input type="checkbox"/>	Give your bank statement(s) to other financial institutions that may request them	Yes	No

Consent

I/We consent to the Lender processing (collecting, using, storing or otherwise dealing with) my/our personal information for the purposes of providing services and products.

I/We consent to the Lender sending confidential information to the email address supplied herein;

I/We consent and authorise the Lender pursuant to this application to:

- 1 obtain from any credit bureau all personal information relating to my/our credit profile;
- 2 transmit all relevant personal information provided by me/us to OUTsurance Insurance Company Limited, for the purpose of offering insurance products to me/us, relating to this application;
- 3 transmit to any credit bureau all personal information relating to this application, the entering into and termination of any agreement as permitted in terms of the National Credit Act; and
- 4 contact my current or prospective employer to confirm my/our continued employment.

Signed by:



Declarations

I acknowledge that the information supplied by me/us shall constitute the basis on which my/our application is to be considered and that all such information is of material importance and directly relevant to the consideration of my/our application.

I warrant that all the information I/we supplied is to the best of my/our knowledge and belief true and correct in all material respects and I am/we are not aware of any other information which, should it become known to you, would affect the consideration of my/our application in any way.

I acknowledge that I/we will be liable for any fees and wasted costs incurred by you and attorney(s) in the event of me/us withdrawing from the loan granted.

The purchase price is solely for the purchase of the fixed property and includes none of the following costs:

- amounts to be repaid to me by the seller of the estate agent or to be paid on my behalf by either of these parties;
- cost of movables/furnishings;
- legal transfer or bond registration costs;
- deposit or contribution thereof; and
- any other amounts.

I declare and warrant that:

- I have fully and truthfully disclosed my income and expenditure to you prior to signing this application;
- I have disclosed whether I am currently under debt counselling or subject to debt review;
- I have disclosed to you all other applications for credit to any third party whether processed or not at the date of this application; and
- Entering into this agreement will not cause me/us to become overindebted as contemplated in the National Credit Act.

I/We have been given an adequate opportunity to read and understand the declaration and I am/we are aware of the terms printed in bold.

Signature (applicant)

Name: _____

Identity number: _____

