

HOME LOAN APPLICATION FORM



PERSONAL & CONTACT DETAILS

Surname: _____ Given Name(s): _____ ID / Passport Number: _____
Email Address: _____ Cellphone Number: _____

GENDER

Male | Female

RESIDENCY STATUS

SA Citizen Permanent Resident Temporary Resident Foreign National
 SA Citizen Working Abroad

MARITAL STATUS

Unmarried Married ANC Married COP Divorced Separated Foreign Marriage
 Muslim Marriage Country of Marriage: _____

RESIDENTIAL STATUS

Boarder Living with Parents Tenant Owner Other Occupied since: _____

Physical Address: _____ Country of Birth: _____
Suburb: _____ Nationality: _____
City: _____ Postal Code: _____ Ethnic Group: Asian African Coloured White
Province: _____ Indian Foreigner
Country: _____ Home Language: _____
Tax obligation outside of South Africa?: Yes / No Do you have a tertiary qualification Yes / No
Are you a first time home buyer? Yes / No If yes, what is the highest level _____
Foreign Tax Number: _____ Are you related to or associated with a public official
SARS Tax Number: _____ in a position of authority? Yes / No
Work Tel. No: _____ Are you selling your existing property? 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 was your previous employer? _____
(if less than 3 years ago)

OCCUPATIONAL STATUS

Contract Worker Full - Time Employee Between Jobs Part - Time Employee
 Self - Employed Temp Employed Unemployed / Home Executive

OCCUPATIONAL STATUS

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

SALARY FREQUENCY Daily Weekly Fortnightly Monthly Other:

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MONTHLY INCOME & EXPENSES

INCOME	MONTHLY TOTALS	LIVING EXPENSES	MONTHLY TOTALS	COVERED BY ITC	COVERED BY SPOUSE
Basic Salary / Wage		Assurance		<input type="checkbox"/>	<input type="checkbox"/>
Rental Income		Clothing		<input type="checkbox"/>	<input type="checkbox"/>
Future Rental Income		Domestic Wages		<input type="checkbox"/>	<input type="checkbox"/>
Average Overtime		Education		<input type="checkbox"/>	<input type="checkbox"/>
House Subsidy		Entertainment		<input type="checkbox"/>	<input type="checkbox"/>
Average Commissions		Groceries		<input type="checkbox"/>	<input type="checkbox"/>
Travel Allowance		Insurance		<input type="checkbox"/>	<input type="checkbox"/>
Cellphone Allowance		Levies		<input type="checkbox"/>	<input type="checkbox"/>
Cash Allowance		TV Subscriptions		<input type="checkbox"/>	<input type="checkbox"/>
Maintenance / Alimony		Maintenance / Alimony		<input type="checkbox"/>	<input type="checkbox"/>
Profitshare / Dividends		Petrol & Transport Costs		<input type="checkbox"/>	<input type="checkbox"/>
Other: _____		Security		<input type="checkbox"/>	<input type="checkbox"/>
		Medical		<input type="checkbox"/>	<input type="checkbox"/>
Total:		Rates & Taxes		<input type="checkbox"/>	<input type="checkbox"/>
		Rental (RO if falling away)		<input type="checkbox"/>	<input type="checkbox"/>
		Savings		<input type="checkbox"/>	<input type="checkbox"/>
		Water & Lights		<input type="checkbox"/>	<input type="checkbox"/>
		Phone & ISP		<input type="checkbox"/>	<input type="checkbox"/>
		Other:			
		Total:			

DEDUCTIONS	MONTHLY TOTALS
Income Tax - PAYE / SITE	
Pension	
U.I.F	
Medical Aid	
Other Deductions	
Total:	

GROSS INCOME: _____ **ACCOUNTS:** _____
 (REFER ITC)

NET INCOME: _____ **DISPOSABLE:** _____

SOLVENCY DETAILS

Have you been declared insolvent?	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Have you ever been under administrative 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:	_____	_____	_____
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

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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 (**Building insurance**, 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

ID Number: Signature:

Date: