

Information Needed on Home Loan Application Form

Surname	
First Names	
Identity Number	
Work tel number	
Fax number	
Home number	
Cellphone number	
Email Address	
Postal Address	
Residential Address	
Owner or tenant at home address	
Number of years at home address	
Home Language	
Future Address	
Property being bought to be occupied by self / tenant / holiday home / business	
Occupation date	
Citizenship (South African or other)	
Country of Birth	
City of Birth	
Country of Residence	
Nationality	
Marital status (married / single/ divorced/ widowed / traditional / other)	
Married by ANC / Accrual / COP	
Gender	
Number of Dependants	
Cheque Account (bank and branch)	
Name on cheque account (accountholder)	
Balance on account	
Account number	
Credit card (bank name and balance)	
Vehicle Finance (Bank name)	
Home loan (Bank name)	
Home Loan (names of accountholders)	
I am willing for this application to be submitted to my bank and other suitable banks simultaneously	
Income Tax Number	
Occupation	
Employer	
Address of employer	
Continued on following page	

Information Needed on Home Loan Application Form - continued	
Period of employment (years and months)	
Previous employer (name of company)	
Previous employer (address)	
Previous employer (length of service)	
<u>Information Needed on Home Loan Application Form</u> <u>continued</u>	
Have you ever been declared insolvent	
Date rehabilitated (if previously insolvent)	
Full time employed / self employed / unemployed / housewife / part time / student /	
Occupational Level (senior manager / management / supervisor / junior position / skilled worker / semi or unskilled)	
Academic Qualifications	
Is this your first home loan	
Purchase price	
Loan amount	
Amount to be registered if different to loan amount	
Account details for debit order for repayment (bank / branch / name of accountholder / account number)	
Details of property being purchased Erf number	
Details of property being purchased Street Address	
Details of property being purchased Complex name and unit number	
Details of property being purchased Managing agent name and tel no. (if sectional title)	

Also to be completed are:

- an income and expenditure form and
- an Assets and Liabilities form.
(see below)

Documents Required are listed on the checklist below.

SEVEN SEASONS MORTGAGE ORIGINATORS	
Home Loan Application	
Check List	
Consultant:	Stuart
Contact Details:	Tel / Fax: 011.782-9945
	Cellphone: 083 307 0037
Name of Consultant:	
Name of Customer:	
<u>For Personal Applications or a Surety</u>	
	Application Form Completed
	Motivation / Clarification of Application
	Marital Status Declaration
	Copy of Marriage Certificate (only if ID of wife is still in maiden name)
	Copy of Identity Document of each applicant
	If married i c o p then a copy of spouse's ID is required
	Copy of bond statement and rates account (for further advance only)
	Evo IDX form
	Copy of bank statement (for each applicant-to cover previous 3 months)
	Proof of Income O-Salary Slip / O Employment Contract (if at employer< 6month)
	Letter from Auditor (To confirm the income of applicants who are self-employed)
	Offer to Purchase (To be signed by both parties / new purchases only)
	Title Deed if property owned
	Assets and Liabilities and Income and Expenditure
	Application Declaration
	Lease Agreements (to confirm rental income)
<u>Extra info if Company Application – (Pty, cc, Trust,) or if applicant is self-employed</u>	
	Founding Statement / Certificate of Incorporation / Trust Deed
	CK2 / Shareholder List
	Resolution (To be signed by all Shareholders / Members / Trustees)
	Financial Statements (signed and audited if for a company)
	Copy of business bank statement (for the previous 3 months)
	Details of Shareholders / Members / Trustees (Copy of ID of each is required)
	Financial Information on Sureties (Proof of Income – as per personal section)
	Offer to Purchase (To be signed by both parties / new purchases only)
<u>Extra info if a Building Loan</u>	
	Electronic copy of plan
	Signed Copy of Building Contract
	Signed Copy of Quotation
	Schedule of Finishes
	Builder's NHBRC (if new dwelling not addition)

Financial Details of:			Date:		
Income	Amount	Expenses	Amount		
Basic Salary		Bond / Rent (existing)			
Entertainment Allowance		Rates and Taxes			
Housing Allowance		Water and Electricity			
Car Allowance		Security Expenses			
Cellphone Allowance		Maintenance on Property			
Other Allowance (specify)		Vehicle Installment (1)			
Overtime		Vehicle Installment (2)			
Commission		Petrol and Maintenance			
		Vehicle Insurance			
Rental Income		House Contents Insurance			
		Life Insurance			
Matured Policy Income					
Investment Income		Groceries			
Donations Received		Clothing			
Pension Payout		Domestic Helper			
Inheritance		Garden Services			
		Education			
Maintenance income / child support		Entertainment			
Alimony		M Net / D S T V			
		Telephone (landline)			
Other income (specify)		Cellphone			
Total Income (A)		Other Expenses (specify)			
Deductions		Total Expenses: (D)			
U I F					
P A Y E		Less Nett Income: (C)			
Pension					
Medical Aid					
Total Deductions (B)					
Nett Income (C) = (A – B)		Surplus for Month (E) = (C – D)			
SIGNED:					

Seven Seasons Mortgage Originators

Statement of Assets and Liabilities

Assets of: _____ Date: _____					
Fixed Property	Erf / Address	Suburb	Date Bought	Purchase Price	Present Value
					R
					R
					R
Vehicles	Model	Year	Date Bought	Purchase Price	Present Value
					R
					R
					R
Furniture and Fittings, Jewelry, personal effects	Details				Present Value
Replacement cost of household furniture, curtains, bedding, fridges, stoves					R
Replacement cost of personal items (clothing, shoes, sport equip, jewelry, watches)					R
Replacement cost of electronic equip (cellphone, tablet, laptop, computer, decoders)					R
Other					R
Life Policies	Company	Approx. Date Issued	Maturity Date	Maturity Value	Surrender Value
					R
					R
					R
					R
Investments	Company				Value
Bank balances					R
Deposit paid for property being bought					R
Unit trusts, collectables, investments					R
Pension / provident fund					R
Liabilities of: _____ Date: _____					
Mortgage Bonds	Erf Number	Name of Bondholder (Bank)			Amount Owing
					R
					R
					R
Vehicle Asset Finance	Name of lending institution (eg Wesbank, MFC, Ford Credit)		Date Repayable	Monthly repayment	Amount Owing
				R	R
				R	R
Due to Bank (eg personal loan) And Shops (eg Edgars/ Jet etc)	Type of Finance		Date Repayable	Installment Amount	Amount Owing
				R	R
				R	R
				R	R
Total Assets	R		Total Liabilities	R	
Net Assets			R		

SIGNED:.....

