



HOUSING LOAN APPLICATION CONTROL SHEET

This form provides guidance in completing your loan application. By providing the information as indicated on the form, your loan application can be processed without delay due to a lack of the required information and documentation.

PLEASE ATTACH THIS FORM TO YOUR APPLICATION

Sections to be completed

Mark with an X	Complete Section			
	A	B	C	D
Purpose of loan				
Renovate	X	X		
Settle bond	X		X	
Buy property	X			X

Section A: Personal Information

- Complete and signed application form
- Copy of ID
- Copy of most recent pay slip
- Three months' bank statements reflecting most recent three salary deposits and deductions
- Proof of income tax ref. number - IRP5 or written confirmation from SARS
- Copy of spouse's ID or co-owner's ID
- Copy of marriage certificate or Lobola letter
- NFMW Home Loan consent form

If co-owning and not married

Co-owner should make an affidavit of consent agreeing to the home improvements.

Section B: Renovations

- Proof of ownership – not older than three months:
 - Water and electricity statement reflecting property/assessment rates and taxes and latest bond statement
 - or
 - Water and electricity account statement reflecting property/assessment rates and taxes and deeds enquiry
 - or
 - If property is situated in a rural area and neither 1 nor 2 above is available, submit an official letter from your Chief stating that you are the OWNER of the property.
- Quotation/s for improvements (Should not be less than the loan amount and be valid for at least 30 days)

Nature of improvements (Please tick one or more and specify.)

- | | |
|------------------------------------|--|
| <input type="checkbox"/> Tile | <input type="checkbox"/> Swimming pool |
| <input type="checkbox"/> Carpets | <input type="checkbox"/> Lapa |
| <input type="checkbox"/> Cupboards | <input type="checkbox"/> Fencing |
| <input type="checkbox"/> Paint | <input type="checkbox"/> Roofing |
| <input type="checkbox"/> Paving | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Build | _____ |

Section C: Settlement of bond account

- Latest bond statement

Section D: Buying property

- Signed offer to purchase
- The approval of the bond from a bank reflecting monthly repayment
- Quotation from transfer lawyer

