



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			
PURPOSE OF LOAN	A	B	C	D
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
 - Copy of spouse's ID
 - Copy of marriage certificate
 - Affidavit of consent from your spouse
- If married in community of property**
Example: I hereby give consent to my spouse,
to apply for a Pension backed home loan with RFS Home Loans

Section B: RENOVATIONS

- Proof of ownership - not older than three months:**
 - 1.) Water and electricity account reflecting property/assessment rates and taxes and latest bond statement
OR
 - 2.) Water and electricity account reflecting property/assessment rates and taxes and deeds enquiry
OR
 - 3.) If property is situated in a rural area and neither 1 or 2 above is available, please 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)

Motivation for Renovations

Please tick one or more and specify.

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <input type="checkbox"/> Tile <input type="checkbox"/> Carpets <input type="checkbox"/> Cupboards <input type="checkbox"/> Paint <input type="checkbox"/> Paving <input type="checkbox"/> Build | <ul style="list-style-type: none"> <input type="checkbox"/> Swimming pool <input type="checkbox"/> Lapa <input type="checkbox"/> Fencing <input type="checkbox"/> Roofing <input type="checkbox"/> Other _____ |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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 the monthly repayment
- Quotation from transfer lawyer

- * RFS Home Loans will contact the applicant after all the calculations and the credit check (ITC) have been completed.
- * Approximate turn around time for a loan to be approved will be ± 3 weeks.
- * If your application is successful the quotation will be sent to the applicant for acceptance.
- * The quotation will indicate the monthly repayment amount and terms.
- * Please sign the documents and send it back to our office within 5 working days to avoid delay in payment.

NOTE: NO PAYMENT WILL BE MADE TO A THIRD PARTY – only in the case of settling an ABSA bond account.