

Reg no. 2005/006823/07
Vat no. 4570237638**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 or written confirmation from SARS
- ☐ Copy of spouse's ID or co-owner's ID
- ☐ Copy of marriage certificate or Lobola letter
- ☐ Affidavit of consent from your spouse or co-owner of property

If married in community of property or co-owning
Example: I hereby give consent to my spouse, to apply for a pension backed loan with RFS Home Loans (Pty) Ltd**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.)
- ☐ Tile

☐ Carpets

☐ Cupboards

☐ Paint

☐ Paving

☐ Build
- ☐ Swimming pool

☐ Lapa

☐ Fencing

☐ Roofing

☐ 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 monthly repayment
- ☐ Quotation from transfer lawyer

