

STATEMENT OF INCOME AND EXPENDITURE

NB: THIS PAGE NEEDS TO BE COMPLETED AND SIGNED IN THE CLIENT'S OWN HANDWRITING.

Consultant:
Cell: **Tel:** **Fax:**
Email:
Applicant:
Account Number:

MONTHLY INCOME AND EXPENDITURE STATEMENT (ONLY REQUIRED ONCE PER HOUSEHOLD)

No. of dependants
 Contributing dependants

APPLICANT'S INCOME

INCOME	MONTHLY
Basic Gross Salary/Drawings	R 5 7 7 6 5
Commission/Overtime	R
Net Rental	R
Investments	R
Other Income 1	R
Other Income 2	R
Gross Income	R 5 7 7 6 5
Less Payroll Deductions	R 1 5 9 4 9
Net Income	R 4 1 8 1 6

HOUSEHOLD EXPENSES

NECESSARY EXPENSES	MONTHLY
Accommodation exp/Rental	R
Transport	R 8 0 0
Food	R 2 0 0 0
Education	R
Medical	R
Utilities	R
Child Support	R
Monthly Total	R 2 8 0 0

PAYMENT OBLIGATIONS	MONTHLY
Other Bond/s	R
Vehicle	R
Credit Card/s	R
Personal Loan/s	R
Retail Accounts	R
Other Debt Expenses	R
Committed Savings	R
SAHL Bond	R
HOC	R
Monthly Total	R

OTHER EXPENSES	MONTHLY
Domestic Salary	R
Insurance Policy/ies	R 3 9 7 4
Security	R 2 0 0
Telephone/TV	R 2 7 0 1
Other	R
Monthly Total	R 6 8 7 5

TOTAL INCOME	R 4 1 8 1 6
LESS TOTAL MONTHLY EXPENSE	R 9 6 7 5
LESS PROPOSED DEBT CONSOLIDATION	R
DEFICIT/SURPLUS	R 3 2 1 4 1

I/we confirm:
 1, that this income and expenditure statement has been completed by me/us or under my/our instruction; and
 2, that the information reflected is true, complete and accurate,

Signature Applicant 1 _____ Signature Applicant 2 _____



A FRESH APPROACH TO HOME FINANCE SA Home Loans

LOAN DETAILS

of

Consultant:
Cell: **Tel:** **Fax:**
Email:
Applicant:
Account Number:

METHOD OF PAYMENT

NOTE: All debit orders will be effected on your salary payment date, except for salary payments received on the 29th to the 31st of the month which will be effected on the 1st of the following month.

The following are the only acceptable payment methods:

Payment Method: Debit Order Subsidy Stop Order
 Record Salary Payment Date: 2 5
 Bank: C a p i t e c
 Branch: C a p i t e c
 Account Type: Current Savings
 Account Name: I T M a s h i l e
 Account No: 1 2 5 5 2 5 1 0 6 7

MARKETING DETAILS

Where did you hear about SA Home Loans?
 Flyer Radio Referral Newspaper TV Magazine Online
 Other

APPLICATION DECLARATIONS

I hereby acknowledge and declare that:

- All information given by me/us is true, accurate and correct. I/We have reviewed the information and confirm the correctness thereof.
- I/We have provided all information that is directly relevant and material to my/our application.
- I/We have the legal capacity to enter into an agreement unassisted as a major.
- I/We consent to SA Home Loans (Proprietary) Limited ("SA Home Loans") performing credit reference checks. Further, I/we consent to SA Home Loans providing credit reference agencies with regular updates with regard to the conduct of my/our account. This will include failure to maintain my/our obligations as agreed with SA Home Loans. Furthermore, I/we consent to such credit reference agencies making this information available to other credit providers.
- I/We am/are not under debt review, and no debt review order has been issued to assist me/us with my/our finances. In the event of me/us going under debt review and my/our circumstances changing from date of my/our signature of my/our SA Home Loans application and at any time during the term of my/our loan, I/we will inform SA Home Loans in writing.
- I/We am/are not aware of any other information which could adversely affect my/our application.
- I/We consent to SA Home Loans carrying out identity and fraud prevention checks and sharing information relating to this application with the South African Fraud Prevention Service.
- In the event of my/our financial situation changing, such that my/our ability to pay the total monthly payment to SA Home Loans is adversely affected, I/we will inform SA Home Loans in writing.
- I/We am/are able to afford the repayments of the home loan finance I/we am/are seeking.
- I/We am/are aware that this application is subject to the standard terms and conditions of SA Home Loans and all its credit criteria applicable to home loan finance.
- I/We further understand that I/we am/are required to have and maintain in full force Home Owner's Insurance Cover over the property for the full replacement value of the property. I/We confirm that SA Home Loans is authorised, but not obliged, to arrange the necessary cover with SA Home Loans Insurance Company if I/we do not provide SA Home Loans with proof that the necessary insurance is in place prior to registration of the loan.
- I/We have declared whether I/we have been a principal member or a majority owner of any commercial business in the past five years.
- My domicilium address selected above will apply to all loan accounts with SA Home Loans Group and will apply from date of first advance under this loan.
- I/We consent to SA Home Loans sharing information with the surety should a surety be added to the home loan account.

Name:
 Signature:
 Date: d d - m m - y y y y

Name:
 Signature:
 Date: d d - m m - y y y y

Name:
 Signature:
 Date: d d - m m - y y y y

Name:
 Signature:
 Date: d d - m m - y y y y



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