



Home Loan Pre-Approval Form

Personal Details Primary Applicant Co-applicant / Surety

Title & Surname		
First Names		
ID or Passport Number		
Marital Status		
Current bankers (where transactional account held)		

Address & Contact Details Primary Applicant Co-applicant / Surety

SA Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Preferred language for correspondence	Eng <input type="checkbox"/> Afr <input type="checkbox"/>	Eng <input type="checkbox"/> Afr <input type="checkbox"/>
Telkom number / Fax number		
Cell phone No		
E-mail		
Residential Address		

Credit History Primary Applicant Co-applicant / Surety

Ever insolvent or under administration	Insolv <input type="checkbox"/> Admin <input type="checkbox"/>	Insolv <input type="checkbox"/> Admin <input type="checkbox"/>
Date and Rehabilitated date:	N/A	N/A
Applied for, or under Debt Review	Yes <input type="checkbox"/> No <input type="checkbox"/> Date:	Yes <input type="checkbox"/> No <input type="checkbox"/> Date:
Any debt re-arrangements in place	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Net Surplus Income Primary Applicant Co-applicant / Surety

Gross Income	R	R
Statutory Deductions	R	R
Less: Expenses Including Insurance	R	R
Less: Household Expenditure	R	R
Net Income*	R 0	R 0

Joint Household Income R 0

Compulsory Notification One

I/we hereby authorise the lender or developer to verify information supplied and to make any other enquiries that it may deem necessary and to furnish to any person, including but not limited to any credit bureau, estate agent, originators and or insurance brokers, any information relating to this account and my conduct thereof, as the lender in its discretion may deem fit. I/we accept that any valuation of the property by the lender is confidential to and for the internal use of the lender only, and any assessment of the property, including buildings erected and to be erected thereon, is exclusively to protect the lender's interest. The lender does not act as an agent of the borrower, who in such regard, shall have no claim against the lender whatsoever and shall at all times be solely responsible for protecting his /her interests including the supervision of the building operations. If successful, a letter of grant will be generated out of this application. The lender reserves the right to cancel the loan application and or agreement and withdraw from the loan at anytime prior/after registration of transfer of the property or registration of the mortgage bond (whichever is applicable) is, in the sole discretion of the lender, if any information becomes known to the lender, or there is a change in circumstances which might prejudice the right or security of the lender or materially affected the risk factor relating to the loan. After cancellation the lender may hold the borrower liable for any costs the lender deem is appropriate. The applicant(s) are further aware that, where appropriate, the estate agent concerned may be given by HLFA a copy of the final out

Compulsory Notification Two: Compulsory Box Tick below as Indication of Acceptance

All end-users who are pre-approved will be expected to complete a full loan application form on line or will be called at office for guidance. End-users who are granted the home loan approval will be obliged to insure the improvements (House or Building) on property to its replacement value with an insurance company approved/provided by the lender and cede the policy to the lender. Insurance cover that includes riot cover but not subsidence (which could be arranged separately) will be arranged by the lender on your behalf for the replacement value specified by you or for the minimum value determined by the lender, whichever is greater. I, the borrower, hereby warrant that all loan details (above) have been completed prior to my signature or ticking in the box and all information supplied is true and correct.

Signed _____ Signed _____ Date _____
Primary Applicant Co-applicant / Surety

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