

<b>COVER</b>			
Sales Agent <input style="width: 95%;" type="text"/> Originator <input style="width: 95%;" type="text"/> Developer <input style="width: 95%;" type="text"/> Source <input style="width: 95%;" type="text"/> Admin / Support <input style="width: 95%;" type="text"/>	Registration Name <input style="width: 95%;" type="text"/> Registration attorneys <input style="width: 95%;" type="text"/> Transferring Attorney <input style="width: 95%;" type="text"/> Property details <input style="width: 95%;" type="text"/> Contact for valuation <input style="width: 95%;" type="text"/>		
Purchase Price <input style="width: 95%;" type="text"/>		Loan amount <input style="width: 95%;" type="text"/>	
<b>BANKS:</b> FNB HOUSING <input type="checkbox"/> FNB <input type="checkbox"/> SAHL <input type="checkbox"/> STD <input type="checkbox"/> ABSA <input type="checkbox"/> NEDBANK <input type="checkbox"/> HiP <input type="checkbox"/>		<b>SUBMISSION TYPE:</b> Normal <input type="checkbox"/> FLISP <input type="checkbox"/> Staff <input type="checkbox"/> Income used to calculate FLSIP amount <input style="width: 80%;" type="text"/> Can be different that bank due to overtime / commission	
Loan Term      20 years <input type="checkbox"/> 25 years <input type="checkbox"/> 30 years <input type="checkbox"/>			
Property Use      Main Residence <input type="checkbox"/> Holiday Home <input type="checkbox"/> Rental <input type="checkbox"/> Other <input type="checkbox"/>			
Are you a 1st time home owner?      YES <input type="checkbox"/> NO <input type="checkbox"/>		Do you have a deposit?      YES <input type="checkbox"/> NO <input type="checkbox"/>	
<b>PERSONAL INFORMATION</b>			
<b>Main Applicant</b>		<b>Co-Applicant / Surety / Trustee</b>	
Surname <input style="width: 95%;" type="text"/> Full names <input style="width: 95%;" type="text"/> Title <input style="width: 95%;" type="text"/> Gender <input style="width: 95%;" type="text"/> Type of ID <input style="width: 95%;" type="text"/> Identity number <input style="width: 95%;" type="text"/> Passport no <input style="width: 95%;" type="text"/> Date of issue <input style="width: 95%;" type="text"/> Expiry date <input style="width: 95%;" type="text"/> Country of issue <input style="width: 95%;" type="text"/> Home address <input style="width: 95%;" type="text"/> Suburb <input style="width: 95%;" type="text"/> City <input style="width: 95%;" type="text"/> Province <input style="width: 95%;" type="text"/> Postal code <input style="width: 95%;" type="text"/> Postal address <input style="width: 95%;" type="text"/> Suburb <input style="width: 95%;" type="text"/> City <input style="width: 95%;" type="text"/> Province <input style="width: 95%;" type="text"/> Postal code <input style="width: 95%;" type="text"/> Resident status <input style="width: 95%;" type="text"/> Period at address <input style="width: 95%;" type="text"/> Tel no at home <input style="width: 95%;" type="text"/> Cellphone no <input style="width: 95%;" type="text"/> Email <input style="width: 95%;" type="text"/> Marital status <input style="width: 95%;" type="text"/> Number of children under 18 (financially reliant on you) <input style="width: 20%;" type="text"/> Number of people older than 18 (financially reliant on you) <input style="width: 20%;" type="text"/> Highest qualification <input style="width: 95%;" type="text"/> SA Citizen <input style="width: 95%;" type="text"/> Permanent resident <input type="checkbox"/> Temporary Resident <input type="checkbox"/> Residence cert nr <input style="width: 95%;" type="text"/> Date issued <input style="width: 95%;" type="text"/> Nationality <input style="width: 95%;" type="text"/> Home language <input style="width: 95%;" type="text"/> Correspondence <input style="width: 95%;" type="text"/> Race <input style="width: 95%;" type="text"/> Next of kin <input style="width: 95%;" type="text"/> Next of kin relation <input style="width: 95%;" type="text"/> Tel no next of kin <input style="width: 95%;" type="text"/> Do you own a vechicle? <input type="checkbox"/> Do you have life insurance? <input type="checkbox"/> Do you smoke? <input type="checkbox"/> Cell phone status <input style="width: 20%;" type="text"/>	Surname <input style="width: 95%;" type="text"/> Full names <input style="width: 95%;" type="text"/> Title <input style="width: 95%;" type="text"/> Gender <input style="width: 95%;" type="text"/> Type of ID <input style="width: 95%;" type="text"/> Identity number <input style="width: 95%;" type="text"/> Passport no <input style="width: 95%;" type="text"/> Date of issue <input style="width: 95%;" type="text"/> Expiry date <input style="width: 95%;" type="text"/> Country of issue <input style="width: 95%;" type="text"/> Home address <input style="width: 95%;" type="text"/> Suburb <input style="width: 95%;" type="text"/> City <input style="width: 95%;" type="text"/> Province <input style="width: 95%;" type="text"/> Postal code <input style="width: 95%;" type="text"/> Postal address <input style="width: 95%;" type="text"/> Suburb <input style="width: 95%;" type="text"/> City <input style="width: 95%;" type="text"/> Province <input style="width: 95%;" type="text"/> Postal code <input style="width: 95%;" type="text"/> Resident status <input style="width: 95%;" type="text"/> Period at address <input style="width: 95%;" type="text"/> Tel no at home <input style="width: 95%;" type="text"/> Cellphone no <input style="width: 95%;" type="text"/> Email <input style="width: 95%;" type="text"/> Marital status <input style="width: 95%;" type="text"/> Number of children under 18 (financially reliant on you) <input style="width: 20%;" type="text"/> Number of people older than 18 (financially reliant on you) <input style="width: 20%;" type="text"/> Highest qualification <input style="width: 95%;" type="text"/> SA Citizen <input style="width: 95%;" type="text"/> Permanent resident <input type="checkbox"/> Temporary Resident <input type="checkbox"/> Residence cert nr <input style="width: 95%;" type="text"/> Date issued <input style="width: 95%;" type="text"/> Nationality <input style="width: 95%;" type="text"/> Home language <input style="width: 95%;" type="text"/> Correspondence <input style="width: 95%;" type="text"/> Race <input style="width: 95%;" type="text"/> Next of kin <input style="width: 95%;" type="text"/> Next of kin relation <input style="width: 95%;" type="text"/> Tel no next of kin <input style="width: 95%;" type="text"/> Do you own a vechicle? <input type="checkbox"/> Do you have life insurance? <input type="checkbox"/> Do you smoke? <input type="checkbox"/> Cell phone status <input style="width: 20%;" type="text"/>		

Main Applicant:

Co-Applicant:

Sales Rep:

Witness:

**NCA FORM**

<b>EMPLOYMENT AND PERSONAL INFORMATION</b>		
<b>EMPLOYMENT DETAILS</b>	<b>APPLICANT</b>	<b>CO-APPLICANT</b>
Occupational status	<input type="text"/>	<input type="text"/>
Occupational level	<input type="text"/>	<input type="text"/>
Employment sector	<input type="text"/>	<input type="text"/>
Employer	<input type="text"/>	<input type="text"/>
Tel no @ work	<input type="text"/>	<input type="text"/>
employee fax no	<input type="text"/>	<input type="text"/>
HR contact name	<input type="text"/>	<input type="text"/>
Tel no of HR	<input type="text"/>	<input type="text"/>
Street add employer	<input type="text"/>	<input type="text"/>
Suburb	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	<input type="text"/>
Province	<input type="text"/>	<input type="text"/>
Postal code	<input type="text"/>	<input type="text"/>
Jobtitle	<input type="text"/>	<input type="text"/>
Date employed	<input type="text"/>	<input type="text"/>
Employee nr	<input type="text"/>	<input type="text"/>
Income tax no	<input type="text"/>	<input type="text"/>
Self employed	<input type="text"/>	<input type="text"/>
Self employed since	<input type="text"/>	<input type="text"/>
Nature of business	<input type="text"/>	<input type="text"/>
Commission earner	<input type="text"/>	<input type="text"/>
Previous employer	<input type="text"/>	<input type="text"/>
Years employed	<input type="text"/>	<input type="text"/>
Source of income	<input type="text"/>	<input type="text"/>
Income type	<input type="text"/>	<input type="text"/>
Frequency of income	<input type="text"/>	<input type="text"/>
Will the employer allow payroll deductions?	<input type="text"/>	<input type="text"/>
List your latest performance rating?	<input type="text"/>	<input type="text"/>
Have you been recognised for performance?	<input type="text"/>	<input type="text"/>
Annual salary increase date	<input type="text"/>	<input type="text"/>
Salary date	<input type="text"/>	<input type="text"/>
<b>BANKING DETAILS</b>		
Bank 1.	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>
Branch code	<input type="text"/>	<input type="text"/>
Account type	<input type="text"/>	<input type="text"/>
Bank 2.	<input type="text"/>	<input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Branch	<input type="text"/>	<input type="text"/>
Branch code	<input type="text"/>	<input type="text"/>
Account type	<input type="text"/>	<input type="text"/>
Bond payment day to be debited	<input type="text"/>	<input type="text"/>
Date account opened	<input type="text"/>	<input type="text"/>
Do you have a garnishee order	<input type="text"/>	<input type="text"/>

Main Applicant:

Co-Applicant:

Sales Rep:

Witness:



<b>ASSETS AND LIABILITIES</b>							
MAIN APPLICANT			CO-APPLICANT				
<b>ASSETS</b>							
	DETAILS	VALUE		DETAILS	VALUE		
property	<input type="text"/>	<input type="text"/>	property	<input type="text"/>	<input type="text"/>		
property	<input type="text"/>	<input type="text"/>	property	<input type="text"/>	<input type="text"/>		
vehicles	<input type="text"/>	<input type="text"/>	vehicles	<input type="text"/>	<input type="text"/>		
vehicles	<input type="text"/>	<input type="text"/>	vehicles	<input type="text"/>	<input type="text"/>		
furniture	<input type="text"/>	<input type="text"/>	furniture	<input type="text"/>	<input type="text"/>		
life policies	<input type="text"/>	<input type="text"/>	life policies	<input type="text"/>	<input type="text"/>		
life policies	<input type="text"/>	<input type="text"/>	life policies	<input type="text"/>	<input type="text"/>		
investments	<input type="text"/>	<input type="text"/>	investments	<input type="text"/>	<input type="text"/>		
investments	<input type="text"/>	<input type="text"/>	investments	<input type="text"/>	<input type="text"/>		
listed shares	<input type="text"/>	<input type="text"/>	listed shares	<input type="text"/>	<input type="text"/>		
cash on hand	<input type="text"/>	<input type="text"/>	cash on hand	<input type="text"/>	<input type="text"/>		
other	<input type="text"/>	<input type="text"/>	other	<input type="text"/>	<input type="text"/>		
other	<input type="text"/>	<input type="text"/>	other	<input type="text"/>	<input type="text"/>		
Total Assets		<input type="text"/>	Total Assets		<input type="text"/>		
<b>LIABILITIES</b>							
	FINANCED BY	INSTALMENT	BALANCE		FINANCED BY	INSTALMENT	BALANCE
bond	<input type="text"/>	<input type="text"/>	<input type="text"/>	bond	<input type="text"/>	<input type="text"/>	<input type="text"/>
car repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>	car repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>
car repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>	car repayment	<input type="text"/>	<input type="text"/>	<input type="text"/>
loan from bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	loan from bank	<input type="text"/>	<input type="text"/>	<input type="text"/>
loan from bank	<input type="text"/>	<input type="text"/>	<input type="text"/>	loan from bank	<input type="text"/>	<input type="text"/>	<input type="text"/>
other loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	other loans	<input type="text"/>	<input type="text"/>	<input type="text"/>
credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>	credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>
amount credit card limit approved:		<input type="text"/>	<input type="text"/>	amount credit card limit approved:		<input type="text"/>	<input type="text"/>
overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>	overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>
amount overdraft limit approved:		<input type="text"/>	<input type="text"/>	amount overdraft limit approved:		<input type="text"/>	<input type="text"/>
revolving credit	<input type="text"/>	<input type="text"/>	<input type="text"/>	revolving credit	<input type="text"/>	<input type="text"/>	<input type="text"/>
amount revolving credit limit approved:		<input type="text"/>	<input type="text"/>	amount revolving credit limit approved:		<input type="text"/>	<input type="text"/>
store accounts	<input type="text"/>	<input type="text"/>	<input type="text"/>	store accounts	<input type="text"/>	<input type="text"/>	<input type="text"/>
store accounts	<input type="text"/>	<input type="text"/>	<input type="text"/>	store accounts	<input type="text"/>	<input type="text"/>	<input type="text"/>
other liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	other liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>
other liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	other liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total liabilities		<input type="text"/>	<input type="text"/>	Total liabilities		<input type="text"/>	<input type="text"/>
<b>FIXED PROPERTIES</b>							
<b>A</b>							
Property description				<input type="text"/>			
Registered in name of				<input type="text"/>			
Is property registered?				<input type="text"/>		Value	
Is property sold?				<input type="text"/>		Outstanding balance	
Bond financed by				<input type="text"/>			
Other				<input type="text"/>			
				<input type="text"/>			
				<input type="text"/>			
<b>B</b>							
Property description				<input type="text"/>			
Registered in name of				<input type="text"/>			
Is property registered?				<input type="text"/>		Value	
Is property sold?				<input type="text"/>		Outstanding balance	
Bond financed by				<input type="text"/>			
Other				<input type="text"/>			
				<input type="text"/>			
				<input type="text"/>			
<b>C</b>							
Property description				<input type="text"/>			
Registered in name of				<input type="text"/>			
Is property registered?				<input type="text"/>		Value	
Is property sold?				<input type="text"/>		Outstanding balance	
Bond financed by				<input type="text"/>			
Other				<input type="text"/>			
				<input type="text"/>			
				<input type="text"/>			
<b>D</b>							
Property description				<input type="text"/>			
Registered in name of				<input type="text"/>			
Is property registered?				<input type="text"/>		Value	
Is property sold?				<input type="text"/>		Outstanding balance	
Bond financed by				<input type="text"/>			
Other				<input type="text"/>			
				<input type="text"/>			
				<input type="text"/>			

Main Applicant:

Co-Applicant:

Sales Rep:

Witness:

**NCA FORM**

**CREDIT INFORMATION**

	Main Applicant	Co-Applicant
Are you a 1st time Home Owner ?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been declared insolvent?	<input type="checkbox"/>	<input type="checkbox"/>
Date of insolvency	<input type="checkbox"/>	<input type="checkbox"/>
Have you been rehabilitated?	<input type="checkbox"/>	<input type="checkbox"/>
Date of rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a dispute with the Credit Bureau?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a judgement against you?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever been under an administration ?	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently under an Admin Order?(Garnishing Order)	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently under Debt Review?	<input type="checkbox"/>	<input type="checkbox"/>
<b>Credit has to be cognisant of the fact that a person is under debt review or in debt counselling. The bank may not enter into a credit agreement, or extend a credit agreement if a person is in debt counselling , or has applied for debt review.</b>		
Name of Debt Councillor	<input type="checkbox"/>	<input type="checkbox"/>
Contact number of Debt Councillor	<input type="checkbox"/>	<input type="checkbox"/>
Do you currently have a rearrangement in place?	<input type="checkbox"/>	<input type="checkbox"/>

**CONSENT CLAUSE**

	Main Applicant	Co-Applicant
May The Developer, the Sales Agent, the bank, the originator or credit provider do a credit check on you?	<input type="checkbox"/>	<input type="checkbox"/>
Do you wish to be included in mass sms or email marketing?	<input type="checkbox"/>	<input type="checkbox"/>
May the bank, the originator, the developer, the sales agent or the credit provider contact you using the contact details provided to inform you about other product and services offered by the bank, the developer, the originator, the sales agent or credit provider, including special offers, upgrades and/or new products	<input type="checkbox"/>	<input type="checkbox"/>
May the bank, the developer, the originator, the sales agent or credit provider, contact you using the contact details provided to inform you about other products and services offered by subsidiaries of the Group?	<input type="checkbox"/>	<input type="checkbox"/>
May the bank, the developer, the originator, the sales agent or credit provider, share information with other companies in their Group for non - marketing purposes?	<input type="checkbox"/>	<input type="checkbox"/>
May the bank, the developer, the originator, the sales agent or credit provider, or a company, contracted to us contact you for research purposes?	<input type="checkbox"/>	<input type="checkbox"/>
May the bank, the developer, the originator, the sales agent or credit provider, contact you using the contact details to inform you about other products and services offered by by other compasnies?	<input type="checkbox"/>	<input type="checkbox"/>
How would you like to be contacted?	<input type="checkbox"/>	<input type="checkbox"/>

**CONSENT DECLARATION**

	Main Applicant	Co-Applicant
I/we warrant that all the information I/we supplied is to the best of my knowledge and belief, true and correct in all material respects. I/we am/are not aware of any other information which, should it become known to the bank, the developer, the originator, the sales agent or credit provider, would affect the consideration of my/our application in any way.	<input type="checkbox"/>	<input type="checkbox"/>
I/we hereby appoint the Originator as my sole agent to obtain mortgage loan finance for this property on my behalf.	<input type="checkbox"/>	<input type="checkbox"/>
I/we agree that he bank, the developer, the originator, the sales agent or credit provider, can provide me with any products pertaining to the loan applied for, sharing positive and negative information to the Originator during the application process.	<input type="checkbox"/>	<input type="checkbox"/>
I/we hereby authorise all relevant parties to have access to my credit bureau records, and to furnish or to disclose any information arising from any agreement entered into with the bank to any such credit bureaus.	<input type="checkbox"/>	<input type="checkbox"/>
I/we confirm that I/we am/are not currently under debt review and am not subject to any debt rearrangement orders	<input type="checkbox"/>	<input type="checkbox"/>
I/we hereby athourise the Originator to supply my details to their exclusive business partners to enable them to provide me with tailored quotes for products to suit my circumstances. My/our details will not be shared with any other external parties.	<input type="checkbox"/>	<input type="checkbox"/>
I/We hereby authorize he bank, the developer, the originator, the sales agent or credit provider, (subject to law) to use, store, disclose, transfer, obtain or exchange my/our personal information with all persons The Developer and deems necessary in order to provide me/us with the products and services requested and to comply with the Developers legal obligations. These 3rd parties include; (a) Credit Providers (such as banks) to obtain a loan on our/my behalf; (b) Attorneys and Conveyancers attending to the registration of my/our property; (c) NHFC (to obtain a subsidy, if applicable); (d) SIMS database, which is a reporting system utilized by the developer and their business partners to manage sales.	<input type="checkbox"/>	<input type="checkbox"/>

<b>APPLICANT NAME AND SURANME:</b>	<input type="text"/>	<b>DATE:</b>	<input type="text"/>
<b>APPLICANT SIGNATURE:</b>	<input type="text"/>		
<b>CO - APPLICANT NAME AND SURANME:</b>	<input type="text"/>	<b>DATE:</b>	<input type="text"/>
<b>CO-APPLICANT SIGNATURE:</b>	<input type="text"/>		
<b>COSMO REPRESENTATIVE NAME AND SURNAME:</b>	<input type="text"/>	<b>DATE:</b>	<input type="text"/>
<b>COSMO REPRESENTATIVE SIGNATURE:</b>	<input type="text"/>		

Main Applicant:

Co-Applicant:

Sales Rep:

Witness: