NCA FORM

COVER						
Sales Agent]	Registration Name		
Originator			j	Registration attorneys		
Developer			j	Transfering Attorney		
Source			j	Property details		
Admin / Support			i	Contact for valuation		
Purchase Price			1	Loan amount		-
	DANKS.		<u> </u>	-		
TAIR LIQUISING	BANKS:	CALII	1	Normal	SUBMISSION TYPE:	
FNB HOUSING	=======================================	SAHL	l	Normal		
STD	=======================================	ᆜ			o calculate FLSIP amount	
NEDBANK		<u></u>	_	Can be different u	hat bank due to overtime / commission	
Loan Term	20 years	25 years		30 years		
Property Use	Main Residence	Holiday Home		Rental	Other	
Are you a 1st time home or	wner? YES	NO NO	1	Do you have a deposit?	YES NO	\Box
		PERSONAL I	INE			
	Main Applicant	PEROSA			licant / Surety / Trustee	
Surname						
Surname Full names			i	Surname Full names		
Full names			1	Full names		
Title			ļ	Title		
Gender]	Gender		
Type of ID]	Type of ID		
Identity number]	Identity number		
Passport no]	Passport no		
Date of issue			i I	Date of issue		
Expiry date			i I	Expiry date		
Country of issue			i I	Country of issue		
Home address			i	Home address		=
Suburb			i	Suburb		=
City			i	City		
Province			i l	Province		
Postal code			i I	Postal code		
Postal address			i	Postal address		
Suburb			i l	Suburb		
City			i l	City		
Province			i l	Province		
Postal code			j	Postal code		
Resident status			i I	Resident status		
Period at address			i I	Period at address		
Tel no at home			i l	Tel no at home		$\overline{}$
Cellphone no			1	Cellphone no		—
Email			il	Email		\dashv
Marital status			1	Marital status		\dashv
	dren under 18 (financially re	client on you)	i		n under 18 (financially reliant on you)	=
			1			=
	e older than 18 (financially re	liant on you,	¦		der than 18 (financially reliant on you)	=
Highest qualification			ļ	Highest qualification		
SA Citizen			ļ	SA Citizen		
Permanent resident		emporary Resident	į	Permanent resident		ınt
Residence cert nr]	Residence cert nr		
Date issued]	Date issued		
Nationality]	Nationality		
Home language				Home language		
Correspondence			j	Correspondence		
Race			i I	Race		
Next of kin			i	Next of kin		
Next of kin relation			i	Next of kin relation		=
Tel no next of kin			i	Tel no next of kin		
Do you own a vechicle?		fo insurance?	1	Do you own a vechicle?		\dashv
Do you own a vecincle? Do you smoke?			1	Do you own a vecincle: Do you smoke?		_
DO YOU SHIOKE:	Cen priorie se	itus	l i	DO YOU SHIOKE:	Cen priorie status	

NCA FORM

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

BUDGET								
MAIN API	CO-APPLICANT / SURETY / TRUSTEE							
	INCOME							
basic salary	pension		basic salary			pension		
housing allow	rental income		housing allow			rental income		
vehicle allow	investments		vehicle allow			investments		
cell allowance	commission		cell allowance			commission		
service allow	overtime		service allow			overtime		
other income	over time		other income			over time		
other income			other income					
other income								
			other income			(and the first of the section of the		
nett profit	(as per financials - self emp	oloyea)	nett profit			(as per financials - self employed)		
Gross income			Gross income					
	SA	ALARY DE	DUCTIONS					
tax / paye / site	uif		tax / paye / site			uif		
medical aide	pension		medical aide			pension		
other			other					
other			other					
other			other					
other			other					
other			other					
other			other					
other			other					
other			other					
Total salary deductions			'	l salary deducti	ons			
Nett income [A] minus [B]			Nett incor					
	DUCTIONS							
us at the and		THER DE	I .			tou 9 lights		
rent/bond	water & lights		rent/bond			water & lights		
rates & taxes	levies		rates & taxes			levies		
life insurance	assurance		life insurance			assurance		
car installment	credit card		car installment			credit card		
loan payments	store account		loan payments			store account		
telephone	transport/petrol		telephone			transport/petrol		
domestic	groceries		domestic			groceries		
education	mnet/dstv		education			mnet/dstv		
entertainment	maintanance		entertainment			maintanance		
security system	clothing		security system			clothing		
other			other					
other			other					
other			other					
other			other					
other			other					
other			other					
Total Other Expenses			Total O	ther Expenses				
	NETT DISPOSABLE INC	OME AV						
[C] MINUS [D]			 	[C] MINUS	[ח]			
			ECTINAATI					
ESTIMATED BOND AMOUNT		_	ESTIMATED BOND AMOUNT					
AVAILABLE AFTER ESTIMANTED BOND AND DEDUCTIONS			AVAILABLE AFTER ESTIMANTED BOND AND DEDUCTIONS					

ASSETS AND LIABILITIES								
MAIN APPLICANT CO-APPLICATNT ASSETS								
				55	ETS			
	DET	AILS	VALUE	1		DET	AILS	VALUE
property				:	property			
property				.	property			
vehicles				.	vehicles			
vehicles					vehicles			
furniture					furniture			
life policies					life policies			
life policies					life policies			
investments					investments			
investments					investments			
listed shares								
cash on hand				1	cash on hand			
other				I	other			
other					other			
		Total Assets					Total Assets	
			LIAE	311	LITIES			
	FINANCED BY	INSTALMENT	BALANCE	Ī		FINANCED BY	INSTALMENT	BALANCE
bond	THEATTER	INSTALINEIT	DALAITEE	۱	bond		INSTALINE	DALAITEL
				۱				
car repayment				ı	car repayment			
car repayment					car repayment			
loan from bank				ı	loan from bank			
loan from bank				.	loan from bank			
other loans					other loans			
credit card					credit card			
	amount cre	dit card limit approved:			amount credit card	limit approved:		
overdraft				1	overdraft			
	amount ov	verdraft limit approved:			amount overdraft li	mit approved:		
revolving credit					revolving credit			
		g credit limit approved:		۱		redit limit approved:		
store accounts		g cream mine approved.		۱	store accounts	- саленине арриотеан		
store accounts					store accounts			
other liabilities								
				۱	other liabilities			
other liabilities					other liabilities			
		Total liabilities		J			Total liabilities	
Α			FIXED P	K	OPERTIES			
	Property description							
	Registered in name of							
	Is property registered?					Value		
	Is property sold?					Outstanding balance		
	Bond financed by					Is property rented out		
	Other					Rental income		
В	Other					Rental income		
	Property description							1
	Registered in name of							
	Is property registered?					Value		
	Is property sold?					Outstanding balance		
	Bond financed by					Is property rented out		
	Other					Rental income		
	Other					Kentai income		
С								
	Property description							
	Registered in name of							
	ls property registered?					Value		
	Is property sold?					Outstanding balance		
	Rond financed !					le proportie vonte d = .		
	Bond financed by					Is property rented out		
<u> </u>	Other					Rental income		
D	Property description							
	Registered in name of		1					
I '	ls property registered?					Value		
	Is property sold?					Outstanding balance		
	Bond financed by					Is property rented out		
	Other					Rental income		

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	CREDIT INFORMATION		
		Main Applicant	Co-Applicant
Are you a 1st time Home Owner ?			
Have you ever been declared insolvent?			
Date of insolvency			
Have you been rehabilitated?			
Date of rehabilitation			
Have you ever had a dispute with the Credit Bureau?			
Have you ever had a judgement against you?			
Have you ever been under an administration ?			
Are you currently under an Admin Order?(Garnishing Order)			
Are you currently under Debt Review?			
Credit has to be cognisant of the fact that a person is under deb councelling , or has applied for debt review.	nt review or in debt counciling.The bank may not enter into a credit agreement, or	extend a credit agreement i	f a person is in debt
Name of Debt Councellor			
Contact number of Debt Councellor			
Do you currently have a rearrangement in place?			
	CONSENT CLAUSE		
		Main Applicant	Co-Applicant
May The Developer, the Sales Agent, the bank, the originator or c	redit provider do a credit check on you?		
Do you wish to be included in mass sms or email marketing?			
May the bank, the originator, the developer, the sales agent or th about other product and services offered by the bank, the develo upgrades and/or new products	e credit provider contact you using the contact details provided to inform you per, the originator, the sales agent or credit provider, including special offers,		
May the bank, the developer, the originator, the sales agent or co about other products and services offered by subsidiaries of the G	redit provider, contact you using the contact details provided to inform you sroup?		
marketing purposes?	redit provider, share information with other companies in their Group for non -		
	redit provider, or a company, contracted to us contact you for research purposes?		
products and services offered by by other compasnies?	edit provider, contact you using the contact details to inform you about other		
How would you like to be contacted?			
	CONSENT DECLARATION		
		Main Applicant	Co-Applicant
	of my knowledge and belief, true and correct in all material respects. I/we am/are vn to the bank, the developer, the originator, the sales agent or credit provider,		
I/we hereby appoint the Originator as my sole agent to obtain mo	ortgage loan finance for this property on my behalf.		
/we agree that he bank, the developer, the originator, the sales a the loan applied for, sharing positive and negative information to	gent or credit provider, can provide me with any products pertaining to the Originator during the application process.		
	edit bureau records, and to furnish or to disclose any information arising from any		
agreement entered into with the bank to any such credit bureaus I/we confirm that I/we am/are not currently under debt review a			
	exclusive business partners to enable them to provide me with tailored quotes for		
products to suit my circumstances.My/our details will not be share	·		
	sales agent or credit provider, (subject to law) to use, store, disclose, transfer, The Developer and deems necessary in order to provide me/us with the		
products and services requested and to comply with the Develope These 3rd parties include;			
 (a) Credit Providers (such as banks) to obtain a loan on our/my b (b) Attorneys and Conveyancers attending to the registration of 			
(c) NHFC (to obtain a subsidy, if applicable);	Here to street		
(d) SIMS database, which is a reporting system utilized by the de	eveloper and their business partners to manage sales.		
APPLICANT NAME AND SURANME:		DATE:	
APPLICANT SIGNATURE:			
CO - APPLICANT NAME AND SURANME:		DATE:	
CO-APPLICANT SIGNATURE:		<u>-</u>	
COSMO REPRESENTATIVE NAME AND SURNAME:		DATE:	
COSMO REPRESENTATIVE NAME AND SURNAME: COSMO REPRESENTATIVE SIGNATURE:		DATE:	