

Home Loan Interview Form

Your Bond Solution

Homeloan Junction

Consultant:

Contact nr:

Agency details Office use

Agency				Agent				Cell nr				
Property type	Dwelling / House <input type="checkbox"/>	Building loan <input type="checkbox"/>	Sectional Title <input type="checkbox"/>	Vacant land <input type="checkbox"/>	Cluster <input type="checkbox"/>							
Seller					ID				Phone (W)			
Name bond should be registered in					Registration Number if Company/Trust/CC							

Loan Details Office use

Purchase Price			Term of Loan	15 Years <input type="checkbox"/>	20 Years <input type="checkbox"/>	25 Years <input type="checkbox"/>	30 Years <input type="checkbox"/>	
Loan / Bond Amount			Deposit			Register amount		
Further Advance / Further Bond Amount			Existing Bond Account Number					
Building Contract Price			Vacant Land Price					
Total Building Package Amount			Total Registration amount					
Builder Name / Company			Builder Contact Details					
Erf Number and Property Address								
Valuation contact person				Valuation Contact number				
Monthly instalment method	Debit Order <input type="checkbox"/>	Salary deduction <input type="checkbox"/>	Alternative nr valuation					
Transferring Attorney				Bond Attorney				
Use of property	Main residence <input type="checkbox"/>	Holiday Res <input type="checkbox"/>	Investment/ Rental <input type="checkbox"/>	Vacant land <input type="checkbox"/>	Business <input type="checkbox"/>			

Personal Details

Primary Applicant

Co-applicant / Surety

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>				
First Names												
Surname												
ID Number												
Passport Number				DOB				DOB				
Passport Details	Issued			Expiry			Issued			Expiry		
How married	ANC <input type="checkbox"/>	COP <input type="checkbox"/>	Other <input type="checkbox"/>	ANC <input type="checkbox"/>	COP <input type="checkbox"/>	Other <input type="checkbox"/>						
Ethnic Group	Black <input type="checkbox"/>	Coloured <input type="checkbox"/>	Asian <input type="checkbox"/>	White <input type="checkbox"/>	Black <input type="checkbox"/>	Coloured <input type="checkbox"/>	Asian <input type="checkbox"/>	White <input type="checkbox"/>				
Number of dependants	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>				
Current residential status	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Parents <input type="checkbox"/>	Owner <input type="checkbox"/>	Tenant <input type="checkbox"/>	Parents <input type="checkbox"/>						
Will this property be your main residence	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
Are you a first time home buyer	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
*Are you a smoker (insurance purposes)	Yes <input type="checkbox"/>	No <input type="checkbox"/>										
Highest level of education Tick Applicable	Matric	Diploma	Degree	Post	Professional	Matric	Diploma	Degree	Post	Professional		

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"/>		
Income Tax Number						
Nationality	South African <input type="checkbox"/>	Other:	South African <input type="checkbox"/>	Other:		
Residency	Perm <input type="checkbox"/>	Temp <input type="checkbox"/>	Non-Res <input type="checkbox"/>	Perm <input type="checkbox"/>	Temp <input type="checkbox"/>	Non-Res <input type="checkbox"/>
Preferred language for correspondence	Eng <input type="checkbox"/>	Afr <input type="checkbox"/>	Eng <input type="checkbox"/>	Afr <input type="checkbox"/>		
Cellphone No						
Telkom number @ home / Fax number	Tel:	Fax:		Tel:	Fax:	
E-mail Address						
Residential Address						
Length at current address	Years	Months	Years	Months		
Postal Address						

INCOME AND EMPLOYMENT DETAILS

Credit History	Primary Applicant	Co-applicant / Surety
----------------	-------------------	-----------------------

Ever insolvent or under administration	Insolvent <input type="checkbox"/> Admin <input type="checkbox"/>	Insolvent <input type="checkbox"/> Admin <input type="checkbox"/>
Insolvency date & Rehabilitation date		
Under Debt Review and date applied	Yes <input type="checkbox"/> No <input type="checkbox"/> Date:	Yes <input type="checkbox"/> No <input type="checkbox"/> Date:

Subsidy Details	Primary Applicant	Co-applicant / Surety
-----------------	-------------------	-----------------------

Subsidy amount & Name of scheme	R <input type="text"/> Scheme	R <input type="text"/> Scheme
---------------------------------	-------------------------------	-------------------------------

Employment Details	Primary Applicant	Co-applicant / Surety
--------------------	-------------------	-----------------------

Applicant name		
Employment Status	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/>	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/>
Monthly income - show source:	Salary	Salary
	Average Comm or O/time	Average Comm or O/time
	Housing Subsidy	Housing Subsidy
	Car Allowance	Car Allowance
	Rental Income	Rental Income
	Pension	Pension
	Business Income	Investment Interest
	Other income	Business Income
	Total Income	Total Income
Salary Deductions	Paye: R <input type="text"/> UIF: R <input type="text"/>	Paye: R <input type="text"/> Uif: R <input type="text"/>
	Pens: R <input type="text"/> M/Aid: R <input type="text"/>	Pens: R <input type="text"/> M/Aid: R <input type="text"/>
* Other deductions OFF Salary- specify	Car: R <input type="text"/>	Car: R <input type="text"/>
	Loans: R <input type="text"/> BAL: R <input type="text"/>	Loans: R <input type="text"/> BAL: R <input type="text"/>
	Type: <input type="text"/> R <input type="text"/>	Type: <input type="text"/> R <input type="text"/>
	Type: <input type="text"/> R <input type="text"/>	Type: <input type="text"/> R <input type="text"/>
	Type: <input type="text"/> R <input type="text"/>	Type: <input type="text"/> R <input type="text"/>
Job Title or Position with your company		
Name of Company you work for		
What Business does your company do		
Physical Address of Business/Employer		
Tel number / Fax number	Tel: <input type="text"/> Fax: <input type="text"/>	Tel: <input type="text"/> Fax: <input type="text"/>
Length of current employment	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> years <input type="text"/> Months
If less than 3 yrs, state previous employer and period employed and contact number		

Main Transactional Bank Account	Primary Applicant	Co-applicant / Surety
---------------------------------	-------------------	-----------------------

<u>Account Type</u>	Current Acc <input type="checkbox"/> Savings Acc <input type="checkbox"/>	Current Acc <input type="checkbox"/> Savings Acc <input type="checkbox"/>
Bank	ABSA <input type="checkbox"/> STD <input type="checkbox"/> NED <input type="checkbox"/> FNB <input type="checkbox"/> Other <input type="checkbox"/>	ABSA <input type="checkbox"/> STD <input type="checkbox"/> NED <input type="checkbox"/> FNB <input type="checkbox"/> Other <input type="checkbox"/>
Branch where account is held		
Bank Account Number		
Monthly / Minimum payment of overdraft	R <input type="text"/>	R <input type="text"/>
Other, Specify		

PERSONAL EXPENSES

Current Home Loan Accounts				Primary Applicant			Co-applicant / Surety			
Bank and Bond Account Number	Estimate Balance owing		Monthly repayment	Will this acc be settled?		Estiate Balance owing		Monthly repayment	Will this acc be settled?	
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>

Other Bank Accounts Eg. Savings, Credit Cards, Vehicle Finance, Personal Loans, Student Loans										
Primary Applicant				Co-applicant / Surety						
Name of Bank & account type	Estimate Balance Owing		Monthly repayment	Will this acc be settled?		Estimate Balance Owing	Monthly repayment	Will this acc be settled?		
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>

Clothing/Furniture Acc Etc				Primary Applicant			Co-applicant / Surety			
Name of Retail Store	Estimate Balance Owing		Monthly repayment	Will this acc be settled?		Estimate Balance Owing		Monthly repayment	Will this acc be settled?	
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>
	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>	R		R	Y <input type="checkbox"/>	N <input type="checkbox"/>

Expenditure				Primary Applicant			Co-applicant / Surety			
Current Rental (n/a when buying)			R					R		
Rates & taxes and Levies (exclude when renting)			R					R		
Water and Lights (exclude when renting)			R					R		
Petrol & Transport (public transport per month)			R					R		
Insurance & funeral policies			R					R		
Assurance (life, retirement annuities)			R					R		
Monthly Groceries			R					R		
Education / Monthly school fees / Creche			R					R		
Security: Tracker / Alarm			R					R		
Medical Aid (if not deducted from salary)			R					R		
Cellphone monthly			R					R		
M-net, Dstv and TV Lisence			R					R		
Home Telephone & Internet			R					R		
Gym			R					R		
			R					R		

PERSONAL ASSETS & LIABILITIES

Assets & Liabilities

Primary Applicant

Co-applicant / Surety

(Mandatory for Nedbank & specific bank products)

Market value

Outstanding Bal

Market value

Outstanding Bal

Fixed Property - List all properties owned by yourself and Co-applicant	R		R		R		R	
	R		R		R		R	
	R		R		R		R	
	R		R		R		R	
	R		R		R		R	
	R		R		R		R	
Vehicles	R		R		R		R	
Vehicles	R		R		R		R	
Replacement Value of household content	R		R		R		R	
Investments	R		R		R		R	
Cash on hand / Savings	R		R		R		R	
Value of Shares, Unit Trusts	R		R		R		R	
Cash/Surrender values of policies	R		R		R		R	
	R		R		R		R	

Declarations and Consents

I/We, the undersigned;

- a) Consent to Homeloan Junction making an application for home loan finance on my/our behalf.
- b) Consent to Homeloan Junction insure and Shackleton Life insurance representative calling me/us to advise on my/our mandatory buildings insurance and my/our mortgage protection requirements related to my/our homeloan application once it is granted.
- c) Acknowledge that personal, financial and other information is furnished to Homeloan Junction for the purposes of making an application for home loan finance and are aware that I/we are required to furnish all such information truthfully and fully.
- d) Consent to Homeloan Junction receiving all communication from the bank/s (including the quotation) pertaining to my/our homeloan application. I/we consent to Homeloan Junction sharing the bank/s decision on my/our home loan application with the estate agent and issuing the estate agent with a copy of the bank/s quotation.
- e) Consent to Homeloan Junction sharing the outcome of my/our application for a Qualified Buyers Certificate (QBC) with the estate agent.
- f) Consent to Homeloan Junction & third parties, including banks, making enquiries to credit bureaux when assessing my/our home loan application for finance.
- g) Hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form and I/we will inform the lender in writing of any change of this status within 30 days of the change of the status
- h) Consent to Standard Bank, Absa and Nedbank electronically retrieving my/our bank statements .
- i) Do hereby appoint Homeloan Junction to be my/our lawful representative and agent to obtain a copy of my/our personal credit report/s ("PCR") from Experian South Africa (Pty) Ltd. I/we consent to experian releasing a copy of my/our PCR to Homeloan Junction and for Homeloan Junction to have sight of the content of my/our PCR solely for the purpose of providing me/us with advise or assistance with managing my/our credit.
- j) Consent that the bank may obtain and use my/our information from third-party qualification data providers to conduct an assessment to determine my/our eligibility for, and the appropriateness of, the home loan.
- k) Give consent to the bank to process my/our personal information to do fraud checks, as well as checks and reporting to the South African Fraud Prevention Services.
- l) I/we irrevocably consent that Nedbank and First National Bank may request my/our salary advises from my/our employer(s) or any third party

Y N

m) Consent, after my mortgage bond is approved/ granted, to receiving estate planning advise of a free Will and to explore any changed insurance requirements. I/we are aware that I/we can opt out at any time.

Primary Applicant

Y N

Secondary Applicant

Y N

Data Privacy

Your data privacy is important to us.

While we will not share your personal information with anyone, we don't want you to miss out on the latest information and our products and services that would interest you. Remember, you can opt out at any time.

Primary Applicant:

* Yes please, I'd like to be kept up to date on your offers and services

Y N

* No thanks, I don't want to hear about your offers and services

Y N

Secondary Applicant:

* Yes please, I'd like to be kept up to date on your offers and services

Y N

* No thanks, I don't want to hear about your offers and services

Y N

