



Dimension Home Loans
Your Home Loan Specialist



Independent Bond Originators
Your Home Loan Specialist



FINANCING YOUR LIFESTYLE. ...at no cost to you



Independent Bond Originators
29 Firwood Avenue,
Hazelwood, Pretoria 0081

Janine van der Merwe

KEY ACCOUNT MANAGER
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Mortgage Max

Home Loan Application Form

OFFICE USE ONLY

Consultant Name:	<input type="text"/>	Sales Support:	<input type="text"/>	Estate Agent:	<input type="text"/>
Estate Agent 2:	<input type="text"/>	Lead Provider:	<input type="text"/>	Consulting Branch:	<input type="text"/>

LOAN DETAILS

Application Type:	<input type="text"/>	Loan Type:	<input type="text"/>	Submission Bank(s):	<input checked="" type="checkbox"/> ABSA <input checked="" type="checkbox"/> FNB <input checked="" type="checkbox"/> NEDBANK <input checked="" type="checkbox"/> SBSA <input type="checkbox"/> HIP <input type="checkbox"/> Ithala <input checked="" type="checkbox"/> SAHL
Name to Register Property in:	<input type="text"/>	First Time Home Buyer:	Yes	Loan Amount Required:	<input type="text"/>
Purchase Date:	<input type="text"/>	Purchase Price:	<input type="text"/>	Loan Term:	<input type="text"/>
Loan Amount to be Registered:	<input type="text"/>	Deposit Amount:	<input type="text"/>	Include Bond & Transfer Costs:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Market Value:	<input type="text"/>	Instalment Method:	<input type="text"/>	Bond Attorney:	<input type="text"/>
Transfer Attorney:	<input type="text"/>	Transfer Attorney No:	<input type="text"/>		

FLISP Only

Applicant Qualifies:	<input type="checkbox"/> Yes <input type="checkbox"/> No	FLISP Amount:	<input type="text"/>	Reason:	<input type="text"/>
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Further Loan Only - if Applicable

Building Loan Only

Contractor Name:	<input type="text"/>	Contractor Cell:	<input type="text"/>	Contractor Tell:	<input type="text"/>
Expected Completion Date:	<input type="text"/>	Land Price:	<input type="text"/>	Contractor Price:	<input type="text"/>

Entity Details Only

Entity Type:	<input type="text"/>	Entity Name:	<input type="text"/>	Entity Registration No:	<input type="text"/>
Registration Date:	<input type="text"/>	Registration Country:	<input type="text"/>	VAT Number:	<input type="text"/>
Annual Turnover:	<input type="text"/>	Financial Year End:	<input type="text"/>	Source of Funds:	<input type="text"/>
Funds Amount:	<input type="text"/>				

PROPERTY DETAILS

Property Type:	Duet Full Title	Size of Land:	<input type="text"/>	Portion No:	<input type="text"/>
Erf No:	<input type="text"/>	Street No:	<input type="text"/>	Street Name:	<input type="text"/>
Complex Name:	<input type="text"/>	Unit No:	<input type="text"/>	Garage Bay No:	<input type="text"/>
Door No:	<input type="text"/>	Township/Suburb:	<input type="text"/>	City:	<input type="text"/>
Province:	<input type="text"/>	Postal Code:	<input type="text"/>		

Managing Agent Details

Name:	<input type="text"/>	Valuation Name:	<input type="text"/>	Valuation Tell:	<input type="text"/>
Contact Tell:	<input type="text"/>	Valuation Cell:	<input type="text"/>		

Valuation Details

Seller Details

Seller Name:	<input type="text"/>	Seller Tell:	<input type="text"/>	Identification Type:	Identity Document
ID/Passport/Reg No:	<input type="text"/>	Email Address:	<input type="text"/>		



Home Loan Application Form

PERSONAL DETAILS

Type of Applicant:	<input type="text"/>	Applicant Title:	<input type="text"/>	First Names:	<input type="text"/>
Surname:	<input type="text"/>	Gender:	<input type="text"/>	Identification Type:	<input type="text"/>
ID/Passport No:	<input type="text"/>	Nationality:	<input type="text" value="South Africa"/>	Country of Birth:	<input type="text" value="South Africa"/>
Tax Required Outside SA:	<input type="text"/>	South Africa Tax No:	<input type="text"/>	No of Dependents:	<input type="text"/>
No People in Home:	<input type="text"/>	Ethnic Group:	<input type="text"/>	Marital Status:	<input type="text"/>
Marital Type:	<input type="text"/>	Country of Marriage:	<input type="text"/>	Home Language:	<input type="text"/>
Tell:	<input type="text"/>	Cell:	<input type="text"/>	Email Address:	<input type="text"/>
Residential Status:	<input type="text"/>	Res Address Since:	<input type="text"/>	Residential Address:	<input type="text"/>
Township/Suburb:	<input type="text"/>	City:	<input type="text"/>	Postal Code:	<input type="text"/>
Postal Address:	<input type="text"/>	Postal Suburb:	<input type="text"/>	Postal Code:	<input type="text"/>

Permit Details - if Applicable

Residency Type:	<input type="text" value="South African Citizen"/>	Passport Issue Country:	<input type="text"/>	Passport Expiry Date:	<input type="text"/>
Passport Issue Date:	<input type="text"/>	Country of Perm Res:	<input type="text"/>	Permit No:	<input type="text"/>
Permit Issue Date:	<input type="text"/>	Permit Expiry Date:	<input type="text"/>		

Employment Details

Occupation:	<input type="text"/>	Employment Status:	<input type="text"/>	Occupation Level:	<input type="text"/>
Employment Sector:	<input type="text"/>	Current Employer Name:	<input type="text"/>	Employee No:	<input type="text"/>
Employment Date Form:	<input type="text"/>	Income Frequency:	<input type="text"/>	Employer Address:	<input type="text"/>
Township/Suburb:	<input type="text"/>	City:	<input type="text"/>	Province:	<input type="text" value="Western Cape"/>
Postal Code:	<input type="text"/>	Tell (w):	<input type="text"/>	Previous Employer:	<input type="text"/>
Years at Previous Emp:	<input type="text"/>	Highest Qualification:	<input type="text" value="Degree"/>		

Banking Details

Account Type	Banking Institution	Branch	Account Number	Account Holder Name	Responsible for Debit Order
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing Bond Details - if Applicable Details

Account Institution:	<input type="text"/>	Account No:	<input type="text"/>	Account Balance:	<input type="text"/>
Account to be settled:	<input type="text"/>				

Income & Expenditure: Income

Gross Income:	<input type="text"/>
Housing Subsidy:	<input type="text"/>
Overtime:	<input type="text"/>
Car/Travel Allowance:	<input type="text"/>
Other Income:	<input type="text"/>
Specify Other:	<input type="text"/>

Commission:	<input type="text"/>
Rental Income:	<input type="text"/>
Maintenance:	<input type="text"/>
Total Income:	<input type="text" value="0"/>
Income After Deductions:	<input type="text" value="0"/>

Salary Deductions

Pension:	<input type="text"/>
PAYE:	<input type="text"/>
UIF:	<input type="text"/>
Medical Aid:	<input type="text"/>
Other:	<input type="text"/>

Income & Expenditure: Expenditure

Assurance Life:	<input type="text"/>
Existing Bond Install:	<input type="text"/>
Water & Lights:	<input type="text"/>
Maintenance/Alimony:	<input type="text"/>
Education:	<input type="text"/>
Groceries:	<input type="text"/>
Rental Expenses:	<input type="text"/>
Armed Response/Sec:	<input type="text"/>

Credit Card Min Pay:	<input type="text"/>
Personal Loan Pay:	<input type="text"/>
Fuel/Maintenance:	<input type="text"/>
Levies:	<input type="text"/>
Rates & Taxes:	<input type="text"/>
Cell Account:	<input type="text"/>
Domestic Wages:	<input type="text"/>
Entertainment:	<input type="text"/>

Investments:	<input type="text"/>
Medical Aid Expense:	<input type="text"/>
Short Term Insurance:	<input type="text"/>
Retail Payments:	<input type="text"/>
Vehicle Finance:	<input type="text"/>
Other Expenses:	<input type="text"/>
Total Expenses:	<input type="text" value="0"/>
Total After Deductions:	<input type="text" value="0"/>



Home Loan Application Form

Consents & Declarations: Consents

Obtain from any registered credit bureau all personal information, credit history and data relating to my credit profile to determine my creditworthiness and submit to any registered credit bureau all personal information relating to this application Yes No

Request my bank statements from any financial institution Yes No

Request my payslip from my employer Yes No

Forward my contact information to an independent insurance company with the intention of offering me insurance products related to this application Yes No

Forward my contact information to an independent wills and estate planning company with the intention of offering drafting services related to my will and estate Yes No

Where applicable, verify my educational qualifications through information obtained from third-party qualification data providers Yes No

Provide me with direct electronic marketing offers related to this application, which may include further loans, financial products on offer for this home loan in the event of it being successful Yes No

Process my special personal information, including my ethnic group, biometric information, and health information for research and statistical purposes Yes No

Transfer my data cross border to a third party for purpose of hosting the data Yes No

Process my personal information to perform fraud checks, as well as to report any suspected fraud linked to my Identity Number to the South African Fraud Prevention Services Yes No

Retain my personal information for as long as is reasonably necessary and legally required in terms of the business processes related to this service Yes No

Consents & Declarations: Declaration

I confirm that the information furnished in this application and declaration is true and correct and I undertake to inform the bank of any facts or circumstances that could prejudice the Lender's right and I will immediately advise the Lender if any of my information changes. I certify that I am not under debt review, an administration order, have ever been declared insolvent or signed surety. I hold no other citizenships and residencies for local or international tax purposes other than disclosed in this application and will inform the lender in writing of any change of this status within 30 days

Applicant Signature:

Date:

Consultant Signature:

Date:



Home Loan Application Form

PERSONAL DETAILS

Type of Applicant:	<input type="text"/>	Applicant Title:	<input type="text"/>	First Names:	<input type="text"/>
Surname:	<input type="text"/>	Gender:	<input type="text"/>	Identification Type:	<input type="text"/>
ID/Passport No:	<input type="text"/>	Nationality:	<input type="text" value="South Africa"/>	Country of Birth:	<input type="text" value="South Africa"/>
Tax Required Outside SA:	<input type="text"/>	South Africa Tax No:	<input type="text"/>	No of Dependents:	<input type="text"/>
No People in Home:	<input type="text"/>	Ethnic Group:	<input type="text"/>	Marital Status:	<input type="text"/>
Marital Type:	<input type="text"/>	Country of Marriage:	<input type="text"/>	Home Language:	<input type="text"/>
Tell:	<input type="text"/>	Cell:	<input type="text"/>	Email Address:	<input type="text"/>
Residential Status:	<input type="text"/>	Res Address Since:	<input type="text"/>	Residential Address:	<input type="text"/>
Township/Suburb:	<input type="text"/>	City:	<input type="text"/>	Postal Code:	<input type="text"/>
Postal Address:	<input type="text"/>	Postal Suburb:	<input type="text"/>	Postal Code:	<input type="text"/>

Permit Details - if Applicable

Residency Type:	<input type="text"/>	Passport Issue Country:	<input type="text"/>	Passport Expiry Date:	<input type="text"/>
Passport Issue Date:	<input type="text"/>	Country of Perm Res:	<input type="text"/>	Permit No:	<input type="text"/>
Permit Issue Date:	<input type="text"/>	Permit Expiry Date:	<input type="text"/>		

Employment Details

Occupation:	<input type="text"/>	Employment Status:	<input type="text"/>	Occupation Level:	<input type="text"/>
Employment Sector:	<input type="text"/>	Current Employer Name:	<input type="text"/>	Employee No:	<input type="text"/>
Employment Date Form:	<input type="text"/>	Income Frequency:	<input type="text"/>	Employer Address:	<input type="text"/>
Township/Suburb:	<input type="text"/>	City:	<input type="text"/>	Province:	<input type="text"/>
Postal Code:	<input type="text"/>	Tell (w):	<input type="text"/>	Previous Employer:	<input type="text"/>
Years at Previous Emp:	<input type="text"/>	Highest Qualification:	<input type="text"/>		

Banking Details

Account Type	Banking Institution	Branch	Account Number	Account Holder Name	Responsible for Debit Order
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Existing Bond Details - if Applicable Details

Account Institution:	<input type="text"/>	Account No:	<input type="text"/>	Account Balance:	<input type="text"/>
Account to be settled:	<input type="text"/>				

Income & Expenditure: Income

Gross Income:	<input type="text"/>	Commission:	<input type="text"/>	Salary Deductions	
Housing Subsidy:	<input type="text"/>	Rental Income:	<input type="text"/>	Pension:	<input type="text"/>
Overtime:	<input type="text"/>	Maintenance:	<input type="text"/>	PAYE:	<input type="text"/>
Car/Travel Allowance:	<input type="text"/>	Total Income:	<input type="text" value="0"/>	UIF:	<input type="text"/>
Other Income:	<input type="text"/>	Income After Deductions:	<input type="text" value="0"/>	Medical Aid:	<input type="text"/>
Specify Other:	<input type="text"/>			Other:	<input type="text"/>

Income & Expenditure: Expenditure

Assurance Life:	<input type="text"/>	Credit Card Min Pay:	<input type="text"/>	Investments:	<input type="text"/>
Existing Bond Install:	<input type="text"/>	Personal Loan Pay:	<input type="text"/>	Medical Aid Expense:	<input type="text"/>
Water & Lights:	<input type="text"/>	Fuel/Maintenance:	<input type="text"/>	Short Term Insurance:	<input type="text"/>
Maintenance/Alimony:	<input type="text"/>	Levies:	<input type="text"/>	Retail Payments:	<input type="text"/>
Education:	<input type="text"/>	Rates & Taxes:	<input type="text"/>	Vehicle Finance:	<input type="text"/>
Groceries:	<input type="text"/>	Cell Account:	<input type="text"/>	Other Expenses:	<input type="text"/>
Rental Expenses:	<input type="text"/>	Domestic Wages:	<input type="text"/>	Total Expenses:	<input type="text" value="0"/>
Armed Response/Sec:	<input type="text"/>	Entertainment:	<input type="text"/>	Total After Deductions:	<input type="text" value="0"/>



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Request my payslip from my employer Yes No

Transfer my data cross border to a third party for purpose of hosting the data Yes No

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Retain my personal information for as long as is reasonably necessary and legally required in terms of the business processes related to this service Yes No

Where applicable, verify my educational qualifications through information obtained from third-party qualification data providers Yes No

Consents & Declarations: Declaration

I confirm that the information furnished in this application and declaration is true and correct and I undertake to inform the bank of any facts or circumstances that could prejudice the Lender's right and I will immediately advise the Lender if any of my information changes. I certify that I am not under debt review, an administration order, have ever been declared insolvent or signed surety. I hold no other citizenships and residencies for local or international tax purposes other than disclosed in this application and will inform the lender in writing of any change of this status within 30 days

Applicant Signature:

Date:

Consultant Signature:

Date:

AFFORDABILITY ASSESSMENT AUTHORITY & CONSENT

In terms of section 81(2) of the National Credit Act 34 of 2005

PERSONAL INFORMATION (Main Applicant)								
Full Names					Surname			
Identity Number								
Physical Address							Post Code	
Postal Address							Post Code	
Cell		Tel. (H)		Tel. (W)		Email		
INCOME & EXPENSES (Main Applicant)								
Monthly Gross Salary		Monthly Salary Deductions		Monthly Nett Income				
Monthly Other Income		Monthly Expenses (excluding credit instalments)						

PERSONAL INFORMATION (Spouse/Joint)								
Full Names					Surname			
Identity Number								
Physical Address							Post Code	
Postal Address							Post Code	
Cell		Tel. (H)		Tel. (W)		Email		
INCOME & EXPENSES (Spouse/Joint)								
Monthly Gross Salary		Monthly Salary Deductions		Monthly Nett Income				
Monthly Other Income		Monthly Expenses (excluding credit instalments)						

DECLARATION BY APPLICANT/S	
<p>I/we hereby nominate, constitute and appoint LUCID Clear Credit (Pty) Ltd (2011/128765/07) ("LUCID") with Power of Substitution to be my true and lawful Agent in my name, place and stead, to represent me and deal with any matter and sign all documents necessary, to obtain my consumer credit information, deeds, CIPC, eNaTIS, finance application and financial information, from all credit bureaus and relevant third parties and to make the aforementioned information available to me and IBO for the purpose of performing an affordability and pre-qualification finance assessment on me.</p> <p>I/we agree to LUCID contacting me to provide me with a copy of my affordability & pre-qualification, financial and risk assessment reports and to consult with me to assist me in qualifying for finance or qualifying for better finance terms or improving my affordability and risk. I accept that LUCID will retain all my information, received in terms of this authority and I consent to its use thereof, within the normal course of its business, as may be determined, from time to time, at its sole discretion. For detailed information on LUCID's Privacy Policy, please go to www.scorefix.co.za</p> <p>Your personal information will not be shared with third parties, however we may disclose your personal information to third parties who are involved in the marketing and/or provision of the aforementioned products or services to you, provided they comply with our Privacy T&Cs.</p> <p>I/we understand that I may revoke this authorization, in writing to LUCID, at any time and unless revoked, it shall remain in force and effect.</p>	

Date	
Full Name (Single Applicant)	
Signature	

Date	
Full Name (Spouse/Joint)	
Signature	