

Property Finance Expert

Gert Fourie

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Documentation required for bond application

Full Time Employed (Salary)

- 1. Clear copy of ID
- 2. Latest payslip (If overtime/commission/weekly earner 6 months consecutive payslips)
- 3. Latest 3 months bank statements (Original or copy with the bank stamp on it)
- 4. Non SA Citizen, copy of work permit and residency
- 5. Copy of rental contract in respect of any rental which may be used for affordability.
- 6. 6 Months bank statements (original or copy with bank stamp on it) reflecting rent.
- 7. Offer to Purchase (Completed and signed by all parties).

Self-Employed

- 1. Clear copy of ID
- 2. Copy of legal entity documents (PTY, CC, Trust).
- 3. Latest IT34A from SARS
- 4. Auditors/Accountants letter confirming Income.
- 5. Latest 2 years audited, signed and dated financials.
- 6. If financials is older than 6 months, Management accounts from date of last financials not older than 2 months
- 7. Business Bank Statements 6 months (Original or copy with the bank stamp on it)
- 8. Personal Bank Statements 6 months (Original or copy with the bank stamp on it)
- 9. Personal Income and Expenses on separate page signed and dated
- 10. Business Income and Expenses on separate page signed and dated
- 11. Personal assets and liabilities on separate page signed and dated
- 12. Business assets and liabilities on separate page signed and dated
- 13. Cash flow forecast for the forthcoming 12 months
- 14. Offer to Purchase (Completed and signed by all parties).