

Dear Valued Client

No need to approach your banker in person ... we will do on your behalf, free of charge.

Our affiliated Home Loan Specialist,



Gert Fourie (C) 084 797 5948 (T) 021 946 4992 (F) 086 440 1312 (E) gert@hljunction.co.za

will contact you once we have concluded your offer to purchase and he will lodge your application at all participating banks (ABSA, Standard Bank, Nedbank & SA Home Loans) in an attempt to obtain you a loan with most favourable terms. You are under no obligation to switch your current banking portfolio should you prefer the loan conditions of another bank. Should you for some or other reason not feel at comfort with the consultant reflecting above, we urge you to inform us enabling us to introduce you to an alternative.

Documents that would be required to initiate your loan would be:

FULL TIME EMPLOYED SALARIED APPLICANTS:

- ✚ Clear copy of Identity document.
- ✚ Latest 3 months consecutive payslips. Amount must be verifiable in bank account.
- ✚ Latest 3 months' original bank statements, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- ✚ If in receipt of allowances, commission or variable income, then 6 months' latest consecutive payslips are required.
- ✚ If in receipt of variable income, then 6 months' latest bank statements, or if copies, they must be stamped by the bank. Internet statements are not acceptable.
- ✚ Detailed Income and Expenditure statement, signed by the applicant.
- ✚ Statement of Assets and Liabilities, signed by the applicant.
- ✚ If not a SA Citizen, copy of residence and work permits.
- ✚ Rental contracts in respect of any rental income which may be used in assessing affordability.
- ✚ Offer to Purchase (fully completed and duly signed by all parties).

SELF-EMPLOYED APPLICANTS:

- ✚ Clear copy of Identity document.
- ✚ Company/CC/Trust – Copies of statutory documents.
- ✚ Letter from auditor/accountant confirming personal income.
- ✚ Latest IT34 as issued by SARS.
- ✚ Latest 2 years comparative audited business financial statements.
- ✚ If audited financials are more than 6 months old, then up-to-date signed management accounts are required.
- ✚ Personal & Business bank statements (ABSA requires last 12 month period while other banks require statements for 6 months), each page to be stamped by the bank.
- ✚ Personal statement of Assets and Liabilities.
- ✚ Cash flow forecast for ensuing twelve months.
- ✚ Offer to Purchase (fully completed and duly signed by all parties).