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**RISIMA HOUSING FINANCE CORPORATION (SOC) LTD**

**REQUIRED DOCUMENTS FOR HOUSING LOAN**

**INFO FROM THE PURCHASER**

1. CERTIFIED ID COPY OF APPLICANT AND OF SPOUSE (if married)
2. RECENT PAYSLIP / SALARY STATEMENT
3. CERTIFIED COPY OF MARRIAGE CERTIFICATE
4. AFFIDAVIT FOR THE TYPE OF MARRIAGE i.e IN/OUT OF COMMUNITY OF PROPERTY
5. AFFIDAVIT IN CASE OF UNMARRIED PERSON
6. CERTIFIED DECREE OF DIVORCE IN CASE OF A DIVORCEE
7. CERTIFIED DEED OF SURETY IN CASE OF A MINOR
8. CERTIFIED DEATH CERTIFICATE IN CASE OF WIDOW/WIDOWER
9. VALID STATE GUARANTEE IN CASE OF GOVERNMENT EMPLOYEES
10. DEPOSIT OF UP TO 20% IN CASE OF SELF EMPLOYED OR PRIVATE SECTOR EMPLOYEES WHERE THE EMPLOYER DO NOT PROVIDE GUARANTEES
11. INITIATION FEE R1140 (VAT INCLUSIVE AND NON REFUNDABLE)
12. APPROVED BUILDING PLAN IF IS CONSTRUCTION
13. QUOTATION FOR FULL CONTRACT FROM CONTRACTOR (IF IS CONSTRUCTION)
14. PROOF OF RESIDENTIAL ADDRESS
15. TAX CLEARANCE CERTIFICATE
16. CONFIRMATION IN WRITING BY EMPLOYER FOR STOP-ORDER DEDUCTION/GUARANTEE
17. THREE MONTHS BANK STATEMENT (LATEST MONTHS)

## **INFO FROM THE SELLER**

- 1 CERTIFIED ID COPY & OF SPOUSE (if married)
- 2 CERTIFIED MARRIAGE CERTIFICATE
- 3 AFFIDAVIT FOR THE TYPE OF MARRIAGE i.e. IN/OUT OF COMMUNITY OF PROPERTY
- 4 AFFIDAVIT IN CASE OF UNMARRIED PERSON
- 5 CERTIFIED DECREE OF DIVORCE IN CASE OF DIVORCEE
- 6 CERTIFIED DEATH CERTIFICATE IN CASE OF WIDOW/WIDOWER
- 7 LETTER OF AUTHORITY AS THE EXECUTOR OF THE ESTATE
- 8 PROOF OF OWNERSHIP (ORIGINAL DEED OF GRANT, TITLE DEED, PTO, AGREEMENT OF SALE OR STATEMENT OF ACCOUNT IN CASE OF INDEBTNESS)
- 9 LETTER OF OFFER TO PURCHASE /SALE AGREEMENT
- 10 PRO-FORMA INVOICE FOR TRANSFER COSTS FROM THE TRANSFERING (ATTORNEYS)