



RISIMA HOUSING FINANCE CORPORATION (SOC) LTD
Company Registration no: 1966/001312/07
NCR Registration No: NCRCP1885

Head Office
 PO Box 760
 Lebowakgomo
 Tel: +27 (15) 633-4700
 Fax: +27 (15) 633-6876

HOME LOAN APPLICATION

• APPLICANT'S DETAILS	Client Ref No:
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Title:	Adv <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Pas <input type="checkbox"/>
First Names:	
Surname:	
Date of Birth (ddmmyyyy)	Gender: M <input type="checkbox"/> F <input type="checkbox"/>
ID/Passport number:	
South African Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, Specify nationality:
Permit number	Country of issue:
Permit expiry date	
Type of permit	Work <input type="checkbox"/> Study <input type="checkbox"/> Perm residence <input type="checkbox"/> Asylum seeker <input type="checkbox"/> Refugee <input type="checkbox"/>
Work Contract (ddmmyyyy)	Issue date Expiry date
SA Resident	Yes <input type="checkbox"/> No <input type="checkbox"/> Type of residency : Temporary <input type="checkbox"/> Permanent <input type="checkbox"/>
Race	African <input type="checkbox"/> Asian <input type="checkbox"/> Colored <input type="checkbox"/> White <input type="checkbox"/>
Preferred language	English <input type="checkbox"/> Afrikaans <input type="checkbox"/> Other:
Marital status	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> If married, how? ANC(with/without accrual) <input type="checkbox"/> COP <input type="checkbox"/> Customary <input type="checkbox"/>
Declared insolvent	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, date:
Been rehabilitated	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, date:
Physical address (street)	
Suburb	Postal Code
Town/City	
Postal Address	
Suburb	Postal Code
Town/City	
Telephone number (H)	()
Telephone number (W)	()
Fax number	()
Mobile	()

COMPANY / CLOSE CORPORATION/TRUST/ASSOCIATION DETAILS

Registered name	
Director(s)/Member(s)/Trustee(s)/Partner(s)	
Physical address	Postal code
Telephone number	Fax number
Registration number	
Vat registration number	
Landlord name:	
Contact number:	

• BANK ACCOUNT DETAILS

Applicant	Co-applicant
Bank Name:	
Branch Name:	
Branch code:	
Account number:	
Account Holder:	
Account type:	

• APPLICANT'S EMPLOYMENT DETAILS

Employment Status:	Employed <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Other <input type="checkbox"/>
Employer:	Length of Service:		
Empl. address / code			
Occupation:			
Superior name:			
Employment date:			
Monthly salary:			
Net salary:			
Pay date :			
Retirement age:			
Pay point:			
Salary number:			
Previous Employment	Ignore	Length of Service:	
PF membership no:	Ignore		

• **CO- APPLICANT'S EMPLOYMENT DETAILS (If any)**

Employment Status:	Employed <input type="checkbox"/> Self Employed <input type="checkbox"/> Other <input type="checkbox"/>
Employer:	Length of Service:
Empl. address / code	
Occupation:	
Superior name:	
Employment date:	
Monthly salary:	
Net salary:	
Retirement age:	
Pay point:	
Salary number:	
Previous Employment	Length of Service:
PF membership no:	

• **RELATIONS (1)**

	Applicant	Co-applicant
Title:	Adv <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Pas <input type="checkbox"/>	Adv <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Pas <input type="checkbox"/>
First Names:		
Surname:		
Tel – office:		
Mobile:		
Relation type:		

• **RELATIONS (2)**

	Applicant	Co-applicant
Title:	Adv <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Pas <input type="checkbox"/>	Adv <input type="checkbox"/> Dr. <input type="checkbox"/> Miss <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Pas <input type="checkbox"/>
First Names:		
Surname:		
Tel – office:		
Mobile:		
Relation type:		

• **APPLICANT'S DETAILS OF DEPENDANTS**

Full Names	Gender	Date of birth	Relationship

• **CO- APPLICANT'S DETAILS OF DEPENDANTS (If any)**

Full Names	Gender	Date of birth	Relationship

• **APPLICANT'S FINANCIAL COMMITMENTS**

Monthly commitments	To whom owing	Amount owed	Monthly payments
Personal loans			
Bank overdraft			
Credit agreements			
Mortgage bonds			
Other, Specify:			
Motor Finance:			

• **CO- APPLICANT'S FINANCIAL COMMITMENTS (If any)**

Monthly commitments	To whom owing	Amount owed	Monthly payments
Personal loans			
Bank overdraft			
Credit agreements			
Mortgage bonds			
Other, Specify:			
Motor Finance:			

• **PROPERTY DETAILS**

Type of investment	Property No 1	Property No 2	Property No 3
Stand No			
Township / Place			
Area of land (sq m)			
Date of purchase / Built			
Balance now owing			
Nature & cost of improvements since purchase			
Nature of existing building to be renovated			
Is property registered in your name?			
Name & address of seller			
Builder's name & address			
When may valuer inspect the property?			

• **INVESTMENTS**

Type of investment	Account No	Name of financial institution	Amount	Maturity date

• **MONTHLY INCOME & EXPENDITURE**

Income	Rand
Applicant's net salary	
Spouse/Co-applicant's net salary	
Other income (specify)	
Total income	
Expenses	
Applicant's expenses	
Spouse/Co-applicant's expenses (if any)	
Total Expenses	
Net disposable income per month	

Declaration

1. I/We the undersigned certify that all the information provided to the Lender is true, correct and that I/we have not withheld any information which would affect the decision of the lender.
2. I/We acknowledge that providing the lender with incorrect or false information may result in me/us being denied the protection offered by the National Credit Act, No 34 of 2005 if applicable.
3. I/We certify that I/We am/are not under debt review, an administration order, sequestration, or declared over-indebted.
4. I/We consent to the lender sending confidential information to the fax number supplied herein.
5. I/We confirm that I am/We are aware that my/our freehold property/ies must have homeowner's comprehensive insurance. Risima Housing Finance has proposed or offered that I/we purchase credit insurance policy through New Era Life Insurance or Glenrand MIB, however, I/we reserve the right to waive the proposed policy purchase in favour of insurance policy of my/our own choice.
6. I/We consent to credit checks being conducted by Risima Housing Finance Corporation (SOC) Ltd, in order to obtain my credit record from Trans-Union for the purpose of my Home Loan application. I further authorize Risima to enquire about my repayment behavior from my existing credit providers and from any of my credit references.

Applicant's signature: _____ **Spouse/Co-applicant** _____ **Date** _____

Debit Order authorization

1. The customer(s) hereby authorize the Lender to effect the necessary changes to the amount payable under the Customer(s) debit order authorization, in order to take into account customer's monthly installments provided that any alteration in the monthly installment will be notified in writing by the lender to the customer in accordance with Section 104 and 120 the Act
2. It is also the sole responsibility of the customer(s) to ensure that the necessary salary stop order or split billing is amended to take into account any adjustments to the customer(s) monthly installments.

Supporting documentation

*** Compulsory supporting documents**

- 1. Latest pay slip (individuals)/ Other sources of income
- 2. Certified Copy of Identity Document(s) or Passport(s) & Spouse.
- 3. Certified Copy of marriage certificate.
- 4. Affidavit for not being married
- 5. 3 months bank statement
- 6. Proof of residence/ Letter from Tribal Authority (Not later than three months)
- 7. Work Permit (foreign residents)
- 8. Temporary residence certificate (foreign residents)
- 9. Income tax certificate number from SARS.
- 10. Financial statements (self employed, company, CC, Trust, Association, Partnership).
- 11. Owner's latest statement of Assets and Liabilities (self employed)
- 12. Offer to purchase
- 13. Copy of approved building plan

Marketing options

I/We the undersigned.....confirm that Risima has presented us with a marketing options statement and I was /we were there and then given an opportunity to select the options as follows:

- 1) Any form of telemarketing campaign conducted by Risima or its representatives: Accept Decline
- 2) Inclusion in the marketing or customer list that may be sold or distributed by Risima other than as required by the Act:
Accept Decline
- 3) Inclusion into any mass distribution of E-mail or SMS messages: Accept Decline

I/We confirm that I/we have read, understood and agree to be bound by the terms and conditions relating to this Home Loan Application.

APPLICANT'S SIGNATURE

DATE

SPOUSE/CO-APPLICANT'S SIGNATURE (If any)

DATE

Confidential report by interviewing officer on applicant and / or property:

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For office use only

• LOAN APPROPRIATION

Property Value: R

Description	Total Loan	Own Contribution		Loan amount required
		Cash	Other	
Property Purchase price				
Construction costs				
Redemption of existing loan				
Additional loan				
Purchase of land				
Re advance as add loan				
Initiation fee				
Admin fee				
Progress Inspection fee				
Transfer costs				
Registration fee				
Total				

• **LOAN REQUIRED**

DETAILS	Rand
Total Loan	
Total costs	
Less Own contribution	
Loan amount required	

• **CREDIT ACCOUNT CREATED:** ACCOUNT NO:

Interest rate	%	Rural / Urban
Account type selected		Term:
Amount applied for		
Loan granted		Date:
Loan start date		
First installment date		

• **ACCOUNT TAB**

Industry sector	Housing Loans
District	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>

• **DETAILS TAB**

Monthly Installment	Salary <input type="checkbox"/> Cash <input type="checkbox"/> Bank <input type="checkbox"/>
Loan officer / agent	
Loans funder	Risima Housing Finance Corporation PTY LTD
Guarantor	
GL Company	17204-03

Recommendation for approval of a housing loan

• **LOAN REPAYMENT**

DETAILS	Rand
Monthly installment	
Credit life bond protection insurance	
Property insurance	
Monthly Service fee	
Total monthly amount due	
Less Subsidy	
Payment from basic salary	
Total	

• CONCLUSION

DETAILS	Rand
A loan of	
can be redeemed over a period of	
at a monthly installment of	
applying from basic salary.....	
of the applicant's income plus subsidy of	
Total	R

Loans Origination Officer:

Signed	Date
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Loan Origination & Inspection Manager:

Signed	Date
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