

# WE WORK HARDER

## TO GET YOUR BOND APPROVED

**HOME LOANS IS ALL WE DO. WE HAVE THE DEDICATION AND EXPERTISE TO ENSURE YOUR HOME LOAN HAS THE BEST CHANCE OF APPROVAL.**

At SA Home Loans, we're in the business of making homeownership a reality. We're the specialists that business owners turn to when they want to navigate the home loan journey with confidence.

To give your application the best chance of approval in the fastest time, please ensure you have the required documentation listed below.



### DOCUMENTATION REQUIRED IF YOU ARE SELF-EMPLOYED:

- Earning an income from a business you are linked to or sole member of
- Proof of income (for all applicants)
- Letter of drawings from an accountant on their letterhead, dated and signed.
- Latest 6 consecutive months personal and business bank statements reflecting all income earned for a minimum of 6 consecutive months (for all applicants).
- Latest 2 years annual financial statements. If these are older than 6 months, management accounts not older than 2 months are also required. Both need to be signed by the applicant and accountant.
- Copy of registration documents or trust deed.
- Copy of ID (for all applicants)



### ADDITIONAL DOCUMENTS REQUIRED IF APPLICABLE

#### FOR A REFINANCE OR SWITCH LOAN

- Copy of Title Deed required for Refinance
- Latest rates & utility account statement (for water, electricity, refuse, sewerage).
- Levy statement for sectional title units.

#### IF YOU ARE BUYING A HOME

- Copy of the purchase agreement - completed, dated and signed by the purchaser and the seller.

#### IF YOU ARE OVER 55

Copies of latest retirement annuities, provident fund, pension fund and/or investment statements where applicable.

#### IF YOU EARN ADDITIONAL INCOME

Bank statements must reflect all additional income

- Latest investment/pension statement confirming monthly investment income.
- Latest valid signed lease agreements confirming monthly rental income. If multi-tenanted, the latest rates & utility account statement (for water, electricity, refuse, sewerage). A levy statement is required for sectional title units.
- Lawful divorce agreement/ maintenance order confirming monthly income being received.

#### IF YOU ARE NOT AN SA CITIZEN

- Copy of valid passport and
- Copy of valid work permit, permanent residence permit or temporary South African ID

#### IF A TRUST, PARTNERSHIP, COMPANY OR CLOSE CORPORATION IS APPLYING FOR THE HOME LOAN

Beneficial Ownership [documents](#) will be required before being able to register your loan.

Kindly note that, in terms of FICA, we are obligated to collect the necessary information to identify and verify the natural persons who own and/or control the legal entity. **We will not be able to proceed with registering your bond until this obligation has been fulfilled.**



SA Home Loans