



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. We'll take the time to find out what your unique circumstances are and guide you through the process, step by step. And because you sometimes need to secure your bond quickly in order to get the home you want – we'll make sure we process your application fast.

To allow us to give you the best possible service, please ensure you have the required documentation listed below. Having all these items ready will avoid any delays and allow us to give you the quickest response.

DOCUMENTATION REQUIRED

IF YOU ARE EMPLOYED:

- Proof of income (for all applicants):
 - Your latest salary advice.
 - If you earn variable income (commission, allowances, overtime etc) please provide the latest 3 salary advices.
 - If you are paid weekly or fortnightly (wages), please provide latest 3 salary advices. If your income varies, please provide 3 consecutive months of weekly payslips.
- Latest 3 months personal bank statements reflecting all income earned for a minimum of 3 consecutive months (for all applicants).
- Copy of ID (for all applicants)

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

- Latest 3 months bond statements. (only required for switch loans)
- 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 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 OVER 55

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

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



BOND WITH US SA Home Loans

Terms and conditions apply to all products. The availability of lending products is subject to our credit policy as amended from time to time. SA Home Loans is a registered credit provider. Registration number NCRCP1735.