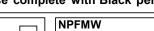


RFS HOME LOANS (PTY) LTD

Juristic Representative of RFS Administrators (Pty) Ltd 44151

A Registered Credit Provider. National Credit Regulator no. NCRCP1427

APPLICATION FOR HOUSING LOAN (Please complete with Black pen)





PASSIONATELY TOMORROW				- (,	EBenc	nmark of Excellence
		D (please select)	NFMW Reg no.	3506	64		PFMW g no. 35469			
		BORF	ROWER'S	РА	RTICULA	RS				
Full Names										
Postal Address										
				(Code:					_
-			Occupa	ation						
Cellular Number										
Work Number			E-mail a							
Fax Number			Employ							
Gender	Male	Female	_	-	o number					
ID Number			Income	Тах	number					
Ethnic Group: For sta		Black			Coloured		Indian		White	
our commitment to the Fina									—	
Market value of proper Marital Status:	ty R	Language Pro	eterence:	Engli	isn Att	rikaans	isiZulu	Seso	tno	
Single OCOP	OCOP COP	Divorced	Vidow	Custo	omary Law M	arriage	Foreign Ma	rriage	Civil Unio	n
Incl Accrual syster	Excl m Accrual system (A) PURCHAS	E OF PROPERTY	*		(B) PART	IAL OI	R FULL SETTL	EMENT	*	
* To be completed w							d when settling		g Bond.	
Documents required (mark the relevant l	block and attach dod	cuments)	╚	Mark the ap	plicable	e block :			<u> </u>
Offer to purchase or F	woof of registration	•							FULL	PARTIAL
Offer to purchase or P		ı			Documents documents)		ed (mark the rele	evant bloc	k and atta	ch
Loan required as depo				1 II	Bond Stater				ſ	
Partial or full payment	of purchase price			i II	Outstanding	bond	amount		R	
							y nature of im	provomo		ire
(C) IN	MPROVEMENT TO	O PROPERTY	*				e is not sufficient			
* To be completed w	-	•								
Documents required (mark the relevant I	block and attach do	cuments)							
Quotes or cost estima / renovations	tes to make impro	vements]						
		DAD.	TICIII ADS		PROPERTY	<u> </u>				
Owner of presents		FAN	IICOLANS	OF	FROFERT					
Owner of property										
Stand number										
Street Address										
	L_						Code:			

	PERSONAL BAN	KING DETAILS	
Name of account holder			
Bank			
Account number			
Branch code			
Type of account:	Cheque Savings		
ATTACH PROOF OF BANK A	ACCOUNT OR CHEQUE		
	INCOME AND E	XPENDITURE	
Monthly salary (Bonus Exclude	d)	R	
Monthly allowances	Motor Allowances		
, , , , , , , , , , , , , , , , , , , ,	Other Allowances	R	Attach latest payslip
Monthly housing subsidy		R	
, , ,	Total	R	-
Deductions	Taxes		
	Unemployment Insurance Fund	R	
	Pension	R	
	Medical aid	R	-
	Insurance	R	-
	Court orders	R	-
	Other (specify)	R	-
Monthly expenses	Home loans	R	-
	Furniture retail / accounts	R	-
	Clothing retail / accounts	R	-
	Personal loans	R	-
	Credit card	R	-
	Cellular expenses	R	-
	School / University fees	R	-
	Business loans	R	<u>-</u> -
	Car finances and leases / Transport Cost	R	-
	Sureties signed	R	-
	Water & Electricity + Rates	R	_
	Living Expenses (Daily expenses: Groceries, petrol, etc.)	R	_
	Total	R	
Amount of Loan	R	Loan period	
	imum amount according to the rules).	Loan penou	

I, the Borrower, hereby accept the terms of the Loan as set out in this agreement and:

- 1 warrant that all the information supplied by me is true and correct;
- warrant that the loan is to be used for housing purposes only, as contemplated in section 19(5)(a) of the Pension Funds Act, No 24 of 1956; (Available on request)
- 3 confirm that the contents of this agreement have been explained to me by my Employer and I understand the meaning of the agreement;
- 4 confirm that I understand and agree that the Lender may change the number and/or the amount of the instalments due to ensure repayment in full of the loan and interest;
- 5 warrant that the loan does not exceed the lesser of my withdrawal benefits, net of income tax, from the Fund or the Fair Value of the immovable property concerned;
- 6 warrant that I am not liable to the Fund in respect of a loan or guarantee granted or furnished in respect of any other immovable property;
- 7 warrant that, as at the signature of this document, no other cession and pledge of my withdrawal benefits has been given;
- 8 consent that a credit bureau check may be done;
- 9 accept that incomplete applications will expire after 30 days and should I wish to continue I will have to submit a new application, complete with supporting documentation.
- 10 Life cover scheme is available for all members who apply for a housing loan. The premium will be calculated at the inception date and will be based on the outstanding balance of the loan and your age and will be revised annually at Fund Anniversary. The monthly premium per R1000-00 cover is as follows:-

Age at next birthday:	Under 41 51 56 61 66	40 years 50 years 55 years 60 years 65 years 70 years	R0.29 R0.41 R0.61 R0.87 R1.51 R1.81	
I want to participate in the life cover so	cheme Yes	No		
If YES – I hereby declare that I am aware of and that I must carefully consider whether and needs. Should you require further informans, Tel: +27 12 523 5007 or email: more available upon request.	the product on its own in the product on the product of the product on the product of the produc	is appropriate considentials is appropriate considerate and considerate considerate and consid	ering my objectives, fir ontact Morris Mgidi, Ma	nancial position anager: Home
Date Signature of	Borrower	Signature	e of Witness	

Γ	
	DECLARATION BY EMPLOYER
On behalf of the Employe	er I hereby declare that:
 The Applicant/Member The full instalment am (if applicable) will be 	rding the Applicant/Member is correct as indicated on the application form; er is a permanent employee of the said Municipality; and nount, including the administration fee and insurance premium recovered from the Applicant/Member's salary by means of a salary over to RFS Home Loans (Pty) Ltd before the 7 th of each month.
Authorised signature	Date
Capacity	Full name
Official Stamp	Contact details

Montana Pavilion Block A, 33 Silvergrass Street, Magalieskruin X75, 0182 P O Box 2832, MONTANA PARK, 0159 Tel: 012 523 5555 Fax: 012 523 5560 E-mail: info@rfsolutions.co.za An Authorised Financial Services Provider. FSP no. 3210 Directors: CJ du Plooy, AL Coetzee