

# APPLICATION FORM - LEGAL ENTITY

MortgageMAX, a division of BetterLife Origination Services Proprietary Limited and MortgageMAX Licensees<sup>1</sup> (MortgageMAX) together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. MortgageMAX accordingly offers the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers<sup>2</sup> including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and non-life cover (such as, but not limited to, building and home contents insurance); (v) services regarding estate planning and wills, (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services").

By signing this form in the space provided below, you appoint MortgageMAX and the BetterHome Group to render the Services to you and appoint MortgageMAX as your sole agent and on your behalf to submit an application to various financial institutions relating to the Services. You agree to our Terms and Conditions available at <https://www.MortgageMAX.co.za>.

When MortgageMAX submits your application to financial institutions for the purpose of assessing your home loan, such financial institution will only be granted consent to process your personal information for this specific purpose, and may not use it for marketing, solicitation, or promotion of any other products or services, in accordance with the Protection of Personal Information Act ("POPIA").

## LEGAL ENTITY COMPANY / CLOSED CORPORATION / TRUST

This Application form should only be completed if the application is being submitted in the name of a Juristic Entity

Registered Name \_\_\_\_\_ Entity Registration Date \_\_\_\_\_  
Registration Number \_\_\_\_\_ Country of Registration \_\_\_\_\_  
Registered Address \_\_\_\_\_ Suburb \_\_\_\_\_  
Town / City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_  
Country \_\_\_\_\_ Entity Tel No. \_\_\_\_\_ Enterprise Turnover \_\_\_\_\_

## SENIOR CONTROLLER

*\*Only applicable if you are purchasing in the name of a Company or Closed Corporation*

ID Type SA ID Passport Refugee ID  
Title Mr Mrs Ms Miss Dr Prof Rev Adv  
Gender Male Female Home Language \_\_\_\_\_  
First Names \_\_\_\_\_ Surname \_\_\_\_\_  
Date of Birth \_\_\_\_\_ Country of Birth \_\_\_\_\_  
Residency Status SA Citizen Permanent Resident Temporary Resident Foreign National  
Nationality \_\_\_\_\_  
Country Passport Issued (if applicable) \_\_\_\_\_

**Employment Status** Full Time Employed Self-Employed Professional Self Employed Non-Professional  
Contract Worker Temp Employed Part-Time Employee Retired/Pensioner  
Home Executive Unemployed

**Source of Income** Salary/Wages Commission Maintenance/Alimony Pension Retirement Annuity

Cellphone No. \_\_\_\_\_ E-Mail Address \_\_\_\_\_

Communication Method E-Mail SMS

Residential Status Boarder Living with Parents Owner Tenant Other

Address Occupation Date \_\_\_\_\_

### Physical Address

Suburb \_\_\_\_\_ City/Town \_\_\_\_\_

Postal Code \_\_\_\_\_ Province \_\_\_\_\_

Country \_\_\_\_\_

### Postal Address (if different)

Suburb \_\_\_\_\_ City/Town \_\_\_\_\_

Postal Code \_\_\_\_\_ Province \_\_\_\_\_

Country \_\_\_\_\_

<sup>1</sup>The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

<sup>2</sup>MortgageMax currently submits applications to the following credit providers being ABSA, First National Bank, Nedbank, Standard Bank, Investec, HiP (Housing Investment Partners), Sentinel, and RMB Private Bank, however this list is not exhaustive and new credit providers may be added to this list from time to time.

## PERSONAL DETAILS

## Applicant 1

Title                    Mr        Mrs        Ms        Miss        Dr  
                                  Prof        Rev        Adv

First Names \_\_\_\_\_  
 Surname \_\_\_\_\_  
 ID/Passport No. \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_  
 Cellphone No \_\_\_\_\_

ID Type                    SA ID Book / Card        Passport  
                                  Refugee ID

Date of Birth \_\_\_\_\_  
 Gender \_\_\_\_\_

Passport Expiry Date (if applicable) \_\_\_\_\_  
 Country Passport Issued (if applicable) \_\_\_\_\_  
 Permanent Residence Country \_\_\_\_\_

Marital Status            Single        Married ANC (with Accrual)  
                                  Married ANC (without Accrual)  
                                  Married COP        Divorced  
                                  Widowed        Other \_\_\_\_\_

City of Birth \_\_\_\_\_

Number of Dependants \_\_\_\_\_  
 Country of Marriage \_\_\_\_\_

Ethnic Group            African        Asian        Coloured  
                                  White        Indian

Highest Education (Matric, Diploma, Degree etc.) \_\_\_\_\_

Type of Residence        SA Citizen        Permanent Resident  
                                  Temporary Resident        Foreigner

Nationality \_\_\_\_\_  
 Country of Birth \_\_\_\_\_  
 Home Language \_\_\_\_\_

Are you a First Time Home Buyer?        Yes        No

Have you smoked any form of tobacco in the last year?  
       Yes        No

SARS Tax Number \_\_\_\_\_  
 Reason if no SARS Tax No?  
       No Tax number issued        No tax number present

Do you have a tax obligation outside of South Africa?  
       Yes        No

If Yes, Foreign tax number \_\_\_\_\_  
 Country Tax no. issued \_\_\_\_\_

## Applicant 2

Title                    Mr        Mrs        Ms        Miss        Dr  
                                  Prof        Rev        Adv

First Names \_\_\_\_\_  
 Surname \_\_\_\_\_  
 ID/Passport No. \_\_\_\_\_  
 E-Mail Address \_\_\_\_\_  
 Cellphone No \_\_\_\_\_

ID Type                    SA ID Book / Card        Passport  
                                  Refugee ID

Date of Birth \_\_\_\_\_  
 Gender \_\_\_\_\_

Passport Expiry Date (if applicable) \_\_\_\_\_  
 Country Passport Issued (if applicable) \_\_\_\_\_  
 Permanent Residence Country \_\_\_\_\_

Marital Status            Single        Married ANC (with Accrual)  
                                  Married ANC (without Accrual)  
                                  Married COP        Divorced  
                                  Widowed        Other \_\_\_\_\_

City of Birth \_\_\_\_\_

Number of Dependants \_\_\_\_\_  
 Country of Marriage \_\_\_\_\_

Ethnic Group            African        Asian        Coloured  
                                  White        Indian

Highest Education (Matric, Diploma, Degree etc.) \_\_\_\_\_

Type of Residence        SA Citizen        Permanent Resident  
                                  Temporary Resident        Foreigner

Nationality \_\_\_\_\_  
 Country of Birth \_\_\_\_\_  
 Home Language \_\_\_\_\_

Are you a First Time Home Buyer?        Yes        No

Have you smoked any form of tobacco in the last year?  
       Yes        No

SARS Tax Number \_\_\_\_\_  
 Reason if no SARS Tax No?  
       No Tax number issued        No tax number present

Do you have a tax obligation outside of South Africa?  
       Yes        No

If Yes, Foreign tax number \_\_\_\_\_  
 Country Tax no. issued \_\_\_\_\_

**PERMIT DETAILS**

**Applicant 1**

Type of Permit  
 Work      Study      Spouse  
 Permanent Residence  
 Permit No \_\_\_\_\_  
 Permit Issue Date \_\_\_\_\_  
 Permit Expiry Date \_\_\_\_\_  
 Date Work Contract Issued \_\_\_\_\_  
 Date Work Contract Expires \_\_\_\_\_

**Applicant 2**

Type of Permit  
 Work      Study      Spouse  
 Permanent Residence  
 Permit No \_\_\_\_\_  
 Permit Issue Date \_\_\_\_\_  
 Permit Expiry Date \_\_\_\_\_  
 Date Work Contract Issued \_\_\_\_\_  
 Date Work Contract Expires \_\_\_\_\_

**PUBLIC OFFICIAL DETAILS**

Are you a Public Official in a position of authority?  
 Yes      No  
 Are you related to or associated with a Public Official in a position of authority?      Yes      No  
 If Yes, what is the nature of your relationship or association?  
 Parent      Sibling      Son/Daughter  
 Business Partner      Close Associate  
 Spouse or Partner  
 Name and Surname of the Public Official in a position of authority you are related to or associated with  
 Name \_\_\_\_\_ Surname \_\_\_\_\_

Are you a Public Official in a position of authority?  
 Yes      No  
 Are you related to or associated with a Public Official in a position of authority?      Yes      No  
 If Yes, what is the nature of your relationship or association?  
 Parent      Sibling      Son/Daughter  
 Business Partner      Close Associate  
 Spouse or Partner  
 Name and Surname of the Public Official in a position of authority you are related to or associated with  
 Name \_\_\_\_\_ Surname \_\_\_\_\_

**CONTACT DETAILS**

Work Phone No \_\_\_\_\_  
**Physical Address** \_\_\_\_\_  
 \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 Town/City \_\_\_\_\_  
 Postal Code \_\_\_\_\_  
 Province \_\_\_\_\_  
 Country \_\_\_\_\_  
**Postal Address (if different)** \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 Town/City \_\_\_\_\_  
 Postal Code \_\_\_\_\_  
 Province \_\_\_\_\_  
 Country \_\_\_\_\_  
 Current Residential Status      Owner      Tenant  
     Boarder      Living with Parents      Other  
 Occupation Date at Current Address \_\_\_\_\_  
 Preferred Method of Communication      SMS      E-Mail

Work Phone No \_\_\_\_\_  
**Physical Address** \_\_\_\_\_  
 \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 Town/City \_\_\_\_\_  
 Postal Code \_\_\_\_\_  
 Province \_\_\_\_\_  
 Country \_\_\_\_\_  
**Postal Address (if different)** \_\_\_\_\_  
 Suburb \_\_\_\_\_  
 Town/City \_\_\_\_\_  
 Postal Code \_\_\_\_\_  
 Province \_\_\_\_\_  
 Country \_\_\_\_\_  
 Current Residential Status      Owner      Tenant  
     Boarder      Living with Parents      Other  
 Occupation Date at Current Address \_\_\_\_\_  
 Preferred Method of Communication      SMS      E-Mail

**EMPLOYMENT DETAILS**

**Applicant 1**

**Employment Status**

Full Time Employee      Part Time Employee  
 Self-Employed Professional      Temp. Employed  
 Self-Employed Non-Professional      Contract Worker  
 Retired/Pensioner      Home Executive      Unemployed

**Occupation Level**

Skilled Worker      Management      Semi-Skilled  
 Senior Management      Supervisor  
 Junior Position      Unskilled Worker

Employment Sector (E.g. Health, Legal, etc.) \_\_\_\_\_

Occupation \_\_\_\_\_

**Source of Income**

Salary/Wages      Commission      Pension  
 Maintenance      Retirement Annuity

**Salary Frequency**

Monthly      Weekly      None

Do you work in South Africa?      Yes      No

Employee No \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months

Is this your first job?      Yes      No

**Applicant 2**

**Employment Status**

Full Time Employee      Part Time Employee  
 Self-Employed Professional      Temp. Employed  
 Self-Employed Non-Professional      Contract Worker  
 Retired/Pensioner      Home Executive      Unemployed

**Occupation Level**

Skilled Worker      Management      Semi-Skilled  
 Senior Management      Supervisor  
 Junior Position      Unskilled Worker

Employment Sector (E.g. Health, Legal, etc.) \_\_\_\_\_

Occupation \_\_\_\_\_

**Source of Income**

Salary/Wages      Commission      Pension  
 Maintenance      Retirement Annuity

**Salary Frequency**

Monthly      Weekly      None

Do you work in South Africa?      Yes      No

Employee No \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months

Is this your first job?      Yes      No

**PREVIOUS EMPLOYMENT (APPLICABLE IF EMPLOYED FOR LESS THAN 3 YEARS AT CURRENT EMPLOYER AND IT IS NOT YOUR FIRST JOB)**

Previous Employer Name \_\_\_\_\_

Previous Occupation \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous Employer Name \_\_\_\_\_

Previous Occupation \_\_\_\_\_

Employment Period \_\_\_\_\_ Years \_\_\_\_\_ Months

**CURRENT EMPLOYMENT**

Employer Name \_\_\_\_\_

Employer Physical address \_\_\_\_\_

Suburb \_\_\_\_\_

Town/City \_\_\_\_\_

Postal Code \_\_\_\_\_

Province \_\_\_\_\_

Country \_\_\_\_\_

Employer Name \_\_\_\_\_

Employer Physical address \_\_\_\_\_

Suburb \_\_\_\_\_

Town/City \_\_\_\_\_

Postal Code \_\_\_\_\_

Province \_\_\_\_\_

Country \_\_\_\_\_

**SOLVENCY DETAILS**

Have you been declared Insolvent?      Yes      No

If Yes, Date of Insolvency \_\_\_\_\_

Have you been Rehabilitated?      Yes      No

If Yes, Date of Rehabilitation \_\_\_\_\_

Have you ever had a dispute with the Credit Bureau?

Yes      No

Have you ever had a Judgement?      Yes      No

Have you ever been under Administration order?

Yes      No

Are you currently under Administration Order

(Garnishing Order)?      Yes      No

Are you currently under Debt Review/in Debt Counselling?

Yes      No

Do you currently have a debt arrangement in place?

Yes      No

Have you been declared Insolvent?      Yes      No

If Yes, Date of Insolvency \_\_\_\_\_

Have you been Rehabilitated?      Yes      No

If Yes, Date of Rehabilitation \_\_\_\_\_

Have you ever had a dispute with the Credit Bureau?

Yes      No

Have you ever had a Judgement?      Yes      No

Have you ever been under Administration order?

Yes      No

Are you currently under Administration Order

(Garnishing Order)?      Yes      No

Are you currently under Debt Review/in Debt Counselling?

Yes      No

Do you currently have a debt arrangement in place?

Yes      No

**ACCOUNTS - RETAIL ACCOUNTS (STORE CARDS/ACCOUNTS)**

**Applicant 1**

Store Name	Outstanding Balance	Monthly Instalment
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Applicant 2**

Store Name	Outstanding Balance	Monthly Instalment
_____	_____	_____
_____	_____	_____
_____	_____	_____

**BANK ACCOUNT DETAIL - TRANSACTIONAL ACCOUNTS**

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Account Type    Cheque    Savings  
 Account Holder \_\_\_\_\_  
 Primary Acc    Yes    No    Business Acc    Yes    No

**CREDIT ACCOUNTS**

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account Type  
     Credit Card            Mortgage Loan  
     Personal Loan        Instalment Sale Agreement  
     Other  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance Owing \_\_\_\_\_  
 Instalment \_\_\_\_\_  
 Settle        Yes        No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account Type  
     Credit Card            Mortgage Loan  
     Personal Loan        Instalment Sale Agreement  
     Other  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance Owing \_\_\_\_\_  
 Instalment \_\_\_\_\_  
 Settle        Yes        No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account Type  
     Credit Card            Mortgage Loan  
     Personal Loan        Instalment Sale Agreement  
     Other  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance Owing \_\_\_\_\_  
 Instalment \_\_\_\_\_  
 Settle        Yes        No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_  
 Account Type  
     Credit Card            Mortgage Loan  
     Personal Loan        Instalment Sale Agreement  
     Other  
 Account Holder \_\_\_\_\_  
 Account No. \_\_\_\_\_  
 Balance Owing \_\_\_\_\_  
 Instalment \_\_\_\_\_  
 Settle        Yes        No

**CREDIT ACCOUNTS ... continued**

**Applicant 1**

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Applicant 2**

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**Bank** \_\_\_\_\_ Branch Name \_\_\_\_\_

Account Type

Credit Card                  Mortgage Loan

Personal Loan                Instalment Sale Agreement

Other \_\_\_\_\_

Account Holder \_\_\_\_\_

Account No. \_\_\_\_\_

Balance Owing \_\_\_\_\_

Instalment \_\_\_\_\_

Settle      Yes      No

**INCOME & EXPENSES - INCOME**

**Applicant 1**

Basic Salary/Wage (Gross) \_\_\_\_\_  
 Cash Allowance \_\_\_\_\_  
 Average Commission \_\_\_\_\_  
 Interest Income \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Housing Subsidy \_\_\_\_\_  
 Average Overtime \_\_\_\_\_  
 Car Allowance \_\_\_\_\_  
 Travel Allowance \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Future Rental Income \_\_\_\_\_  
 Self-Employed Income \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Income** \_\_\_\_\_

**Applicant 2**

Basic Salary/Wage (Gross) \_\_\_\_\_  
 Cash Allowance \_\_\_\_\_  
 Average Commission \_\_\_\_\_  
 Interest Income \_\_\_\_\_  
 Rental Income \_\_\_\_\_  
 Housing Subsidy \_\_\_\_\_  
 Average Overtime \_\_\_\_\_  
 Car Allowance \_\_\_\_\_  
 Travel Allowance \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Future Rental Income \_\_\_\_\_  
 Self-Employed Income \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Income** \_\_\_\_\_

**SALARY DEDUCTIONS**

Income Tax (PAYE/SITE) \_\_\_\_\_  
 Pension \_\_\_\_\_  
 UIF \_\_\_\_\_  
 Medical Aid \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Deductions** \_\_\_\_\_

Income Tax (PAYE/SITE) \_\_\_\_\_  
 Pension \_\_\_\_\_  
 UIF \_\_\_\_\_  
 Medical Aid \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Deductions** \_\_\_\_\_

**LIVING EXPENSES**

Assurance (Life & Retirement Annuities) \_\_\_\_\_  
 Cellphone \_\_\_\_\_  
 Domestic Wages \_\_\_\_\_  
 Education \_\_\_\_\_  
 Groceries \_\_\_\_\_  
 Insurance & Funeral Policies \_\_\_\_\_  
 DSTV, Netflix, Showmax etc. \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Medical (If not a salary deduction) \_\_\_\_\_  
 Petrol & Transport \_\_\_\_\_  
 Rates & Taxes/Levies \_\_\_\_\_  
 Rental (Exclude if this payment will fall away) \_\_\_\_\_  
 Security \_\_\_\_\_  
 Telephone & ISP/WiFi \_\_\_\_\_  
 Water & Lights \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Expenses** \_\_\_\_\_

Assurance (Life & Retirement Annuities) \_\_\_\_\_  
 Cellphone \_\_\_\_\_  
 Domestic Wages \_\_\_\_\_  
 Education \_\_\_\_\_  
 Groceries \_\_\_\_\_  
 Insurance & Funeral Policies \_\_\_\_\_  
 DSTV, Netflix, Showmax etc. \_\_\_\_\_  
 Maintenance \_\_\_\_\_  
 Medical (If not a salary deduction) \_\_\_\_\_  
 Petrol & Transport \_\_\_\_\_  
 Rates & Taxes/Levies \_\_\_\_\_  
 Rental (Exclude if this payment will fall away) \_\_\_\_\_  
 Security \_\_\_\_\_  
 Telephone & ISP/WiFi \_\_\_\_\_  
 Water & Lights \_\_\_\_\_  
 Other (Specify) \_\_\_\_\_  
**Total Expenses** \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**ASSETS & LIABILITIES - PROPERTIES**

**Applicant 1**

Mortgage Institution	Property Value	Property Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Applicant 2**

Mortgage Institution	Property Value	Property Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**ASSETS & LIABILITIES - VEHICLES**

Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**ASSETS & LIABILITIES - CREDIT CARDS**

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

**ASSETS & LIABILITIES - LOANS (PERSONAL, STUDENT ETC.)**

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

Institution	Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

**ASSETS & LIABILITIES - INVESTMENTS**

Institution	Current Value
_____	_____
_____	_____
_____	_____
_____	_____

Institution	Current Value
_____	_____
_____	_____
_____	_____
_____	_____

**ASSETS & LIABILITIES - OTHER ASSETS & LIABILITIES**

Institution	Current Value / Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

Institution	Current Value / Outstanding Balance
_____	_____
_____	_____
_____	_____
_____	_____

Total Assets \_\_\_\_\_

Total Assets \_\_\_\_\_

Total Liabilities \_\_\_\_\_

Total Liabilities \_\_\_\_\_

Nett Asset \_\_\_\_\_

Nett Asset \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

**LOAN DETAILS**

Bond to be Registered ino \_\_\_\_\_  
 Deposit (if applicable) \_\_\_\_\_ Debit Order Day \_\_\_\_\_  
 Include Costs Yes No  
 Initiation Fee Payment Option Debit Loan Account Direct Payment  
 First Home Finance Required? Yes No  
 Solar Finance Required? Yes No Solar Finance Amount Required<sup>3</sup> \_\_\_\_\_  
 Registration Amount \_\_\_\_\_  
 Source of Funds Development Funding Donations Trading Income Sales Trading Income Services

**LOAN AMOUNT REQUIRED****LOAN TERM (MAXIMUM 30 YEARS)**

ABSA	_____	_____
FNB / RMB	_____	_____
Nedbank	_____	_____
SBSA	_____	_____
Investec	_____	_____
HiP / Old Mutual	_____	_____
Sentinel	_____	_____
SBSA Commercial	_____	_____
Paragon	_____	_____

**BUILDING LOAN DETAILS**

Contractor Name \_\_\_\_\_  
 Contractor Phone No. \_\_\_\_\_ Contractor Cell No. \_\_\_\_\_  
 Contract Price \_\_\_\_\_ Land Price \_\_\_\_\_ NHBRC Reg. No. \_\_\_\_\_  
 Expected Completion Date \_\_\_\_\_

**SELLER & VALUATION DETAILS**

Seller Name \_\_\_\_\_  
 Seller ID Type SA ID Passport Registration No.  
 Seller ID/Passport/Registration No \_\_\_\_\_ Seller Contact No. \_\_\_\_\_  
 Valuation Contact Name \_\_\_\_\_ Valuation Contact No. \_\_\_\_\_

**PROPERTY DETAILS**

Purchase Date (Date Buyer signed OTP) \_\_\_\_\_ Purchase Price \_\_\_\_\_  
 Property Type Dwelling Sectional Title Duet Sectional Title Vacant Land Small Holding  
 Property Use Business Holiday Home Owner Occupied Rented out Vacant Land  
 Date of OTP Signed (Date Seller signed OTP) \_\_\_\_\_ Is this part of a new development? Yes No  
 Date OTP Expires \_\_\_\_\_ If Yes, Development name \_\_\_\_\_  
 Erf No. \_\_\_\_\_ Street No. \_\_\_\_\_ Street Name \_\_\_\_\_  
 Suburb \_\_\_\_\_ Town/City \_\_\_\_\_ Province \_\_\_\_\_  
 Portion No. \_\_\_\_\_ Portion of Portion \_\_\_\_\_ Sub Portion \_\_\_\_\_  
 Remainder of Portion \_\_\_\_\_

**SECTIONAL TITLE DETAILS**

Complex Name \_\_\_\_\_ Unit (Door) No \_\_\_\_\_ Section No. \_\_\_\_\_  
 Parking Bay No \_\_\_\_\_ Parking Bay Section No. \_\_\_\_\_  
 Managing Agent \_\_\_\_\_ Managing Agent Contact No. \_\_\_\_\_

<sup>3</sup>Solar Finance Amount – FNB/RMB – Minimum of R50 000 and Maximum 15% of the purchase price. Nedbank – 10% of the purchase price to a maximum of R300 000

**DECLARATIONS: I/WE DECLARE AND CONFIRM THAT -**

- I am/we are not unrehabilitated insolvent and I/we have not applied for nor am I/we under debt rescue;
- I/we hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I/we will inform the relevant financial institution in writing of any changes to this status within 30 days of the change of status;
- I/we warrant that all information (irrespective of the format) supplied by me/us is to the best of my/our knowledge and belief true and correct in all material respects. I am/we are not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my application in any way;
- the Licensee that has assisted me/us has explained (i) the advantages of paying a deposit on the property that I/we intend on purchasing; (ii) that there are costs involved in taking transfer of the property; and (iii) that he/she will earn commission on the registration of the bond that will be registered over the property;
- the Services provided require personal information being shared on various electronic platforms including but not limited to contacting me/us via a phone call, WhatsApp, Email, SMS or any other digital means;

**CONSENT TO PROCESS PERSONAL INFORMATION**

In order to render the Services to you, we will process your personal information and special personal information (where applicable) in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at <https://www.mortgageMAX.co.za>.

By signing this form, you consent to MortgageMAX processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- using your personal information to render Services to you, including sharing information and Offer to Purchase with our Service Providers;
- collecting your personal information (such as your payslips, bank statements, payment history and identity verification information) from third parties including your banks(s), your employer(s), credit bureau, telecommunication providers, retailers, insurers, your spouse, any co-applicant, educational institutions, any academic verification agencies and any governmental authority or other third party that processes information on behalf of any governmental authority;
- obtaining your credit report from a credit bureau sharing it with credit providers for your home loan application, and assisting you with credit management or correcting inaccurate information. You have been made aware that you are entitled to one free report per year from any registered credit bureau;
- sharing your personal information with members of the BetterHome Group, its Service Providers and other relevant parties such as financial institutions, personal loan service platforms, insurers and any other person who requires your personal information in order for us to render or in connection with us rendering the Services to you for your approval of the credit provider's offer to finance your immovable property;
- storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and
- using your personal information for research and statistical purposes.

**Applicant 1**

Signature \_\_\_\_\_

Date \_\_\_\_\_

**Applicant 2**

Signature \_\_\_\_\_

Date \_\_\_\_\_

**FOR OFFICE USE ONLY**

If the Applicant specifically requested that he/she/they **NOT be contacted** in relation to certain product/s set out in the application form, please select, by ticking the relevant box below, which of the following products they do not wish to be contacted about:-

Life insurance products (such as life insurance and funeral insurance)

Non-life insurance products (such as building and home contents insurance)

Personal Loans