

Assetline Capital – Loan Application Form

LOAN APPLICATION CHECKLIST

These documents are required by Assetline Capital to support a loan application. Providing these documents with the application will speed up the application process and make for an earlier settlement if approved:

A. Required for every application:

		yes	no
1.	Are you comfortable proceeding with this application using the English Language		
2.	An explanation of any known problems with credit file (<i>where applicable</i>)		
3.	Current Rates Account for each security/property		
4.	Copy of I.D Documents belonging to principle/owner/s of property		
5.	Copy of title deed.		
6.	Copy of latest rates and taxes account		
7.	Copy of the latest levy Account if a complex of flat/managed by body corporate		
8.	Copy of latest Insurance policy or covering letter confirming cover		
9.	Proof of residence for the principles or trustees		
10.	Breakdown of the shareholding of the entity or list of beneficiaries or trustees.		
11.	Three months bank statements		

B. Required where applicable:

		yes	no
12.	Proof of Income		
13.	Details of motor vehicles, or other security being provided, also include - Registration Certificate (<i>Must show Reg, VIN & Engine numbers</i>)		
14.	Current Body Corp Statement on each security (<i>Showing status of arrears if any</i>)		
15.	Current Statement from each Mortgagee on each security (<i>Showing status of arrears if any</i>)		
16.	Current Rental Statements and/or current lease if property is rented		
17.	Copy of Trust Document (<i>where applicable</i>)		

yes no

18.	Real-Estate agent appointment to sell the property being used as part of repayment of loan if approved		
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Instructions – please complete this application form and return it by email to info@assetline.co.za

A. INDIVIDUALS

REFERRED BY: _____

	Individual Applicant 1	Individual Applicant 2
Title:	Mr. Mrs. Miss. Dr.	Mr. Mrs. Miss. Dr.
Marital Status	Married Single	Married Single
If Married, how married?	In Community of Property Out of Community of Property (ANC) Out of Community of Property (ANC) with Accrual	In Community of Property Out of Community of Property (ANC) Out of Community of Property (ANC) with Accrual
Family Name:		
Given Name(s):		
Capacity of Applicant:	Borrower Guarantor Joint Applicants	Borrower Guarantor Joint Applicants
Present Home Address:		
	province: Postcode:	Province: Postcode:
Phone Numbers:	Work: Mobile:	Work: Mobile:
Email Address:		
Date of Birth:		
Driver's License No:		
Occupation & Position:		
Full Name of Next of Kin		
Contact details of Next of Kin		
Next of Kin relationship		

B. COMPANIES / TRUSTS

Name:					
REG: ____ - ____ - ____	Partnership	Company	Trust Borrower	Joint Applicants	Guarantor
Postal Address:				Province:	Postcode:
				Province:	Postcode:
Trading Address:				Province:	Postcode:
				Province:	Postcode:
Phone Number:			Fax Number:		
Incorporation Date:			Principal Activity:		

C. ADVISORS DETAILS

Assetline South Africa Pty Ltd
T +27 10 595 1050
F +27 86 566 9081
E info@assetline.co.za

2nd Flr, POD Off Grayston
108 Elizabeth Avenue
Parkmore
2196

initials

LAWYER			ACCOUNTANT		
Name of firm:			Name of firm:		
Address:			Address:		
	Province:	Postcode:		Province:	Post code:
Telephone:		Fax:	Telephone:		Fax:
Contact name :			Contact name:		
DX No:	Location:				

D. DETAILS OF LOAN REQUIRED

Interest Payment Strategy	
Loan Amount Required:	R _____ net (i.e. after fees & charges)(Assetline minimum loan R500,000)
Term:	_____ Months
Expected Settlement Date:	
LOAN PURPOSE:	
LOAN REPAYMENT STRATEGY (e.g. refinance, sale of property etc):	
Are you aware of any problems with your credit file?	
Add interest strategy (monthly) exit strategy (source of repayment end of loan term)	

E. SECURITY OFFERED FOR THE LOAN

Property 1

Postal Address:			
		Province:	Postcode:
Zoning:			
Use of Property:	Owner Occupied	Investment Property	
Ownership of Property:	Being Purchased	Already Owned	
Estimated Value or Purchase Price:	R		
Rental Value per Week (if appl):	R		
Mortgage on Property	First Mortgage	Second Mortgage	How much R
Is Property Insured?	Yes	No	
The above mentioned property is	A Closed Corporation		A Trust

registered in	A Private Company		Personal Capacity
If so, name the entity			
The above mentioned property is:	Primary Residence	Investment	Other
If Other, please state			
Name of Insurance Company		Policy Number	
Insurance Broker Details			
Contact Name for our Valuer to gain access to property:			
Contact Phone Numbers:	Bus. Hours:	After Hours:	Mobile:

Property 2

Postal Address:			
		Province:	Postcode:
Zoning:			
Use of Property:	Owner Occupied	Investment Property	
Ownership of Property:	Being Purchased	Already Owned	
Estimated Value or Purchase Price:	R		
Rental Value per month (if appl):	R		
Mortgage on Property	First Mortgage	Second Mortgage	How much R
Is Property Insured?	Yes	No	
The above mentioned property is registered in	A Closed Corporation	A Trust	
	A Private Company	Personal Capacity	
If so, name the entity			
The above mentioned property is:	Primary Residence	Investment	Other
If Other, please state			
Name of Insurance Company		Policy Number	
Insurance Broker Details			
Contact Name for our Valuer to gain access to property:			
Contact Phone Numbers:	Bus. Hours:	After Hours:	Mobile:

F. PERSONAL FINANCIAL STATEMENTS for _____

Liabilities		Assets	
Details	Value of Liability	Details	Value of Asset
Mortgage with: _____ @ _____ per month	R	Property at:	R
Mortgage with: _____ @ _____ per month	R	Property at:	R
Mortgage with: _____ @ _____ per month	R	Property at:	R
Car leasing with: _____ @ _____ per month	R	Cash at Bank	R
Overdraft with: _____	R	Deposit Paid on Property	R
Other loans: _____ @ _____ per month	R	Motor Vehicles	R
Credit Card Limit: R @ _____ per month	R	Personal Effects	R
Credit Card Limit: R @ _____ per month	R	Pension @ _____ per month	R
		Business Value	R
		Shares and Investments	R
		Other Assets	R
Total Liabilities	R	Total Assets	R
		Surplus Assets	R

G. STATEMENT BY BORROWER/S

Are you currently or have you ever been under debt review or debt rescue?		
Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?		
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?		
Is there any unsatisfied judgment entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?		
Have you or your spouse ever been registered with the credit bureau as in default?		
Are you the director or shareholder of any companies?		

I confirm that the above information is complete and correct.

Signature of Applicant	Signature of Applicant
Print Name	Print Name
Date	Date

Important Notice To Applicant(s) For Credit

Notice of disclosure of your credit information to a credit-reporting agency

Assetline South Africa (Pty) Ltd may give information about you to a credit reporting agency, for the following purposes:

- . to obtain a consumer credit report about you , and/or
- . to allow the credit reporting agency to create or maintain a credit information file containing information about you.
- . The information is limited to:
 - o identity particulars - your name, gender, address (and the previous two addresses) date of birth, name of employer, and drivers licence number.
 - o your application for credit or commercial credit - the fact that you have applied for credit and the amount.
 - o the fact that Assetline South Africa (Pty) Ltd is a current credit provider to you.
 - o advice that your loan repayments are no longer overdue in respect of any default that has been listed.
 - o information that, in the opinion of Assetline South Africa (Pty) Ltd you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations).
 - o that credit provided to you by Assetline South Africa (Pty) Ltd has been paid or otherwise discharged.

Period to which this understanding applies

This information may be given before, during or after the provision of credit to you.

Statement by Applicant(s) For Credit

Please read carefully before signing. Where there is more than one applicant, each applicant must sign.

1. Giving information to a Credit Reporting Agency

Assetline South Africa (Pty) Ltd has informed me that it may give certain personal information about me to a credit-reporting agency.

2. Access to Commercial Credit Information

I/We agree that Assetline South Africa (Pty) Ltd may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit.

3. Access to Consumer Credit Information

I/We agree that Assetline South Africa (Pty) Ltd may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

4. Exchange of Credit Worthiness Information

I/We agree that Assetline South Africa (Pty) Ltd may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes;

initials



- . to assess an application by me/us for credit
- . to notify other credit providers of a default by me/us
- . to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- . to assess my/our credit worthiness.

I/we understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

I/we hereby apply to establish credit facilities with Assetline (South Africa) Pty Ltd and agree to abide by the attached terms and conditions. I/we understand that a credit check will be undertaken as part of this application and that I/we have read and understood the acknowledgement and authority regarding the Privacy Protection of Information.

Signature of Applicant	Signature of Applicant
Print Name	Print Name
Date	Date

initials

DECLARATION OF PURPOSE

TO: Assetline South Africa (Pty) LTD ("the Credit Provider")

LOAN TO: _____ ("the Applicants")

LOAN AMOUNT: _____

I/We declare that the credit to be provided to me/us by the Credit Provider is to be applied wholly or predominantly for:

- (a) business purposes; or
- (b) Investment purposes.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- a) business purposes; or
- b) Investment purposes.

Signature of Applicant	Signature of Applicant
Print Name	Print Name
Date	Date

initials

Appendix A – 100 Points of Identification Guide

ONE DOCUMENT MAY BE SUPPLIED FROM THE FOLLOWING

Birth Document	70 points
ID Book	70 points
Passport (current or expired within the last two years)	70 points

ONE DOCUMENT MAY BE SUPPLIED FROM THE FOLLOWING

Driver's License	40 points
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UP TO FOUR DOCUMENTS MAY BE SUPPLIED FROM THE FOLLOWING

Medical Aid	25 points
Property Lease/rental agreement	25 points
Rates account	25 points
Property insurance policies	25 points
Other utility bill	25 points
Motor vehicle registration/insurance	25 points
A financial institution debit/credit card	25 points
A financial institution statement	25 points
Professional or trade association	25 points

*If an individual is applying

MONTHLY INCOME AND EXPENDITURE SHEET

	GROSS INCOME			R
	DEDUCTIONS	TAX	R	
		MEDICAL	R	
		PENSION	R	
		OTHER	R	
			R	
			R	
			R	
			R	
	TOTAL NET INCOME			R
	<u>EXPENDITURE:</u>	<u>SELF</u>	<u>CHILDREN</u>	<u>TOTAL</u>
1.	BOND REPAYMENTS/RENT:			
2.	FOOD: Groceries			
	Bread & Milk			
	Fruit & Vegetables			
3.	HOUSEHOLD EXPENSES:			
	Water & Electricity			
	Maintenance			
	Telephone			
	Domestic Worker			
	Gardener			
	Insurance			
4.	CLOTHING:			
	Clothes & Shoes			
	School Uniforms			
	Sport Clothes			
5.	TRANSPORT:			
	Bus			
	Car: Installment			
	Maintenance			
	Fuel			
	Licenses			
	Parking			
6.	EDUCATIONAL EXPENSES:			
	School Fees			
	After School Care			
	Study Policy			
	Books/Stationary			
	Outings			
	Sports			
	Other School Expenses			
7.	MEDICAL EXPENDITURE:			
	Doctor/Dentist/Etc			
	Medication			
	Hospital			
	Other			
8.	INSURANCE:			
	Life			
	Home Owners			
	Kitchenware			
	Other Items			
9.	POCKET ALLOWANCE:			

initials
