

# Documents Required for Your Home Loan Application

## Full Time Salaried / Employed:

- Fully completed signed and dated application form
- Copy of ID/Passport / Both sides of ID Card
- 3 months latest payslips (variable income earners: 6 months)
- 3 months latest bank statements (variable income earners: 6 months)
- Latest lease agreement for any declared rental income and completed rental schedule (\*request)

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## Full Time Salaried / Employed Abroad:

- Fully completed signed and dated application form
- Copy of ID / Both sides of ID Card / Foreign or RSA Passport / Work permit allowing you to work abroad
- Salary Advice / Payslip for the last 6 months
- Copy of Full Contract of Employment
- 6 Months latest personal bank statements showing salary deposits
- If applicable: Latest updated signed lease agreements for declared rental income and completed rental schedule (\*request)

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## Self-Employed:

For example: you derive an income from a Sole Proprietor Business, Close Corporation, PTY or Trust

- Fully completed signed and dated application form
- Copy of ID/Passport / Both sides of ID Card
- Accountants letter confirming income
- 6 months latest personal bank statements
- 6 months latest business bank statements
- 2 years latest comparative audited financial statements (signed and dated)
- Management accounts if latest financials provided are older than 6 months
- Latest 2 years Tax Returns, ITa34
- Latest lease agreement for any declared rental income and completed rental schedule (\*request)

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## Purchasing in the name of a legal entity, Pty / CC / Trust

- Copy of Trust Deed and Masters Letter of Authority OR Company documents for CC / PTY
- Copy of resolution
- ID copies of all trustees and beneficiaries or members or directors
- Latest 2 years audited annual financial statements for the purchasing entity & to be signed & dated
- Management accounts if latest financials provided are older than 6 months
- 6 months latest business bank statements
- If entity is newly formed or holds no assets, letter confirming solvency from accountant
- Trust: trust addendum
- PTY: letter from auditor to confirm all shareholders and their %

We can accept bank statements emailed or posted to you, they do not need to be bank stamped. If you are unable to provide certain information please make contact so we can discuss alternatives to this list.



**POWER OF ATTORNEY FOR REQUESTING AND OBTAINING PERSONAL CREDIT RECORDS**

I/We, the undersigned

\_\_\_\_\_ [insert consumer's full name and surname]

\_\_\_\_\_ [insert consumer's full name and surname]

\_\_\_\_\_ [insert ID Number]

\_\_\_\_\_ [insert ID Number]

1. Do hereby appoint evo as my/our lawful representative and agent to process my/our personal information to obtain a copy of my/our personal credit report/s ("PCR") from a registered credit bureau, including via a registered reseller provider. I/We consent to the credit bureau and/or other registered provider releasing a copy of my/our PCR to evo to review solely for the purpose of providing me/us with advice or assistance with managing my/our credit.

2. Attached to this Power of Attorney is a copy of my/our ID document/s.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

\_\_\_\_\_ **Consumer**

\_\_\_\_\_ **Consumer**

**Consumer Contact Details:**

Cell number / other contact number:

\_\_\_\_\_ **Consumer Contact Details**

\_\_\_\_\_ **Consumer Contact Details**

New Loan  Further Loan  Pre-qualification

**Section A: Personal details**      **Primary Applicant**      **Co-applicant**       **Surety**

	Primary Applicant	Co-applicant	Surety
Title	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>	Gender Male <input type="checkbox"/> Female <input type="checkbox"/>
First Name/s	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>
ID Type	<input type="text"/>	<input type="text"/>	<input type="text"/>
Refugee ID card number	<input type="text"/>	<input type="text"/>	<input type="text"/>
(dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>
If passport, country of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>
SA Citizen	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Nationality	<input type="text"/>	<input type="text"/>	<input type="text"/>
City of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
SA Permanent resident	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a temporary resident of SA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Permit type	Permanent <input type="checkbox"/> Study <input type="checkbox"/> Work <input type="checkbox"/> Other <input type="checkbox"/>	Permanent <input type="checkbox"/> Study <input type="checkbox"/> Work <input type="checkbox"/> Other <input type="checkbox"/>	Permanent <input type="checkbox"/> Study <input type="checkbox"/> Work <input type="checkbox"/> Other <input type="checkbox"/>
Permit number	<input type="text"/> Permit Expiry Date (dd/mm/yyyy) <input type="text"/>	<input type="text"/> Permit Expiry Date (dd/mm/yyyy) <input type="text"/>	<input type="text"/> Permit Expiry Date (dd/mm/yyyy) <input type="text"/>
Marital status	Married COP <input type="checkbox"/> Single <input type="checkbox"/> Married ANC With accrual <input type="checkbox"/> Divorced <input type="checkbox"/> Married ANC Without accrual <input type="checkbox"/> Other <input type="checkbox"/>	Married COP <input type="checkbox"/> Single <input type="checkbox"/> Married ANC With accrual <input type="checkbox"/> Divorced <input type="checkbox"/> Married ANC Without accrual <input type="checkbox"/> Other <input type="checkbox"/>	Married COP <input type="checkbox"/> Single <input type="checkbox"/> Married ANC With accrual <input type="checkbox"/> Divorced <input type="checkbox"/> Married ANC Without accrual <input type="checkbox"/> Other <input type="checkbox"/>
If married ANC, register in both names	Yes <input type="checkbox"/> No <input type="checkbox"/> No. of dependants <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> No. of dependants <input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/> No. of dependants <input type="text"/>
If married, country of marriage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ethnic Group <small>We are required to request this in terms of the Home Loan and Mortgages Disclosure Act, 2000.</small>	Asian <input type="checkbox"/> Black <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> White <input type="checkbox"/>	Asian <input type="checkbox"/> Black <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> White <input type="checkbox"/>	Asian <input type="checkbox"/> Black <input type="checkbox"/> Coloured <input type="checkbox"/> Indian <input type="checkbox"/> White <input type="checkbox"/>
SA Income tax number	<input type="text"/>	<input type="text"/>	<input type="text"/>
If tax number unavailable	No tax number available <input type="checkbox"/> No tax number issued <input type="checkbox"/>	No tax number available <input type="checkbox"/> No tax number issued <input type="checkbox"/>	No tax number available <input type="checkbox"/> No tax number issued <input type="checkbox"/>
Do you file any tax returns outside of SA?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If so, country and tax number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current residential status	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>	Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other <input type="checkbox"/>
Are you a first time home buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Will this property be your main residence?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Highest level of education	<input type="text"/>	<input type="text"/>	<input type="text"/>
Do you currently smoke, or have you smoked in the last 12 months any form of tobacco or e-cigarettes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



**Section C: Employment Details Primary Applicant Co-applicant / Surety**

**Occupation Status**

Full-time employed       Part-time employed  
 Self-employed       Temporary employed  
 Home Executive       Unemployed  
 Pensioner

**Occupational Level**

Senior Management       Skilled worker       Junior position  
 Management       Semi-skilled  
 Supervisor       Unskilled

**Occupation Status**

Full-time employed       Part-time employed  
 Self-employed       Temporary employed  
 Home Executive       Unemployed  
 Pensioner

**Occupational level**

Senior Management       Skilled worker       Junior position  
 Management       Semi-skilled  
 Supervisor       Unskilled

**Employment Details (Employed Only)**

Nature of occupation

Company registration no

Employee number

Employment Period      Years       Months

Street

Suburb

City

Country

Postal code

Percentage of income derived from own business (if any)

Are you a shareholder of your employer's business?      Yes       No

Percentage shareholding (if yes)

Do you work in South Africa?      Yes       No

Does this purchase coincide with a job change?      Yes       No

Were you previously employed?      Yes       No

Nature of occupation

Company registration no

Employee number

Employment Period      Years       Months

Street

Suburb

City

Country

Postal code

Percentage of income derived from own business (if any)

Are you a shareholder of your employer's business?      Yes       No

Percentage shareholding (if yes)

Do you work in South Africa?      Yes       No

Does this purchase coincide with a job change?      Yes       No

Were you previously employed?      Yes       No

**Previous Employment Details (Two Most Recent) Primary Applicant Co-applicant / Surety**

Previous employer

Duration      Years       Months

Previous employer

Duration      Years       Months

Previous employer

Duration      Years       Months

Previous employer

Duration      Years       Months

Section D: Credit History	Primary Applicant	Co-applicant / Surety
Are you currently under Administration?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Were you ever under Administration?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Has a judgement ever been taken against you?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you currently under debt review?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Debt counsellor name	<input type="text"/>	<input type="text"/>
Debt counsellor phone number	<input type="text"/>	<input type="text"/>
Are you currently under any debt re-arrangement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you ever been declared insolvent?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Date of insolvency (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
If rehabilitated, date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>
Are you aware of any adverse credit listings?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, specify	<input type="text"/>	<input type="text"/>
Are you currently in a credit bureau dispute?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Existing Suretyships	Primary Applicant	Co-applicant / Surety
Are you bound by any surety agreements?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, specify amount*	<input type="text"/>	<input type="text"/>
Are you currently paying this account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Monthly Instalment	<input type="text"/>	<input type="text"/>
Details of suretyship	<input type="text"/>	<input type="text"/>
Will you be settling this account/debt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
New Instalment (only capture if Instalment / payment will be reduced)	<input type="text"/>	<input type="text"/>
Surety in favour of	<input type="text"/>	<input type="text"/>
* If bound by multiple surety agreements then combine the values.		

Section E: Loan and Debit Order Details	
Erf number / Section number	<input type="text"/>
Street / Complex	<input type="text"/>
Suburb	<input type="text"/>
R	<input type="text"/>
Amount to be registered	R <input type="text"/>
Do you require an additional amount to be registered for solar energy?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Solar energy loan amount required	R <input type="text"/>
Home Loan Instalment Debit Order Details	
Bank Name	<input type="text"/>
Bank Account No.	<input type="text"/>
Preferred debit order date	<input type="text"/>
<b>ABSA Further Loans for Solar:</b>	
Solar loan term (2-7 years)	<input type="text"/>
Solar panels included	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Section F: Monthly Income, Deductions and Expenses**

Monthly Income	Primary Applicant	Co-applicant / Surety	Primary Applicant	Co-applicant / Surety
Gross salary	R <input type="text"/>	R <input type="text"/>	Entertainment allowance	R <input type="text"/> R <input type="text"/>
Average commission	R <input type="text"/>	R <input type="text"/>	Income from sureties	R <input type="text"/> R <input type="text"/>
Investment income	R <input type="text"/>	R <input type="text"/>	Housing subsidy	R <input type="text"/> R <input type="text"/>
Rental income	R <input type="text"/>	R <input type="text"/>	Maintenance/ alimony	R <input type="text"/> R <input type="text"/>
Car allowance	R <input type="text"/>	R <input type="text"/>	Average overtime (past 6 months)	R <input type="text"/> R <input type="text"/>
Travel allowance	R <input type="text"/>	R <input type="text"/>		
Other income description		R <input type="text"/>	Co-applicant / Surety	
Other income description		R <input type="text"/>	R <input type="text"/>	
<b>Total income</b>		R <input type="text"/>	<b>Total income</b>	
		R <input type="text"/>	R <input type="text"/>	

Monthly Deductions	Primary Applicant	Co-applicant / Surety	Primary Applicant	Co-applicant / Surety
Tax (PAYE/SITE)	R <input type="text"/>	R <input type="text"/>	UIF	R <input type="text"/> R <input type="text"/>
Pension	R <input type="text"/>	R <input type="text"/>	Medical Aid	R <input type="text"/> R <input type="text"/>
Other deductions description		R <input type="text"/>	Co-applicant / Surety	
Other deductions description		R <input type="text"/>	R <input type="text"/>	
<b>Total deductions</b>		R <input type="text"/>	<b>Total deductions</b>	
		R <input type="text"/>	R <input type="text"/>	
		<b>Income after deductions</b>		
		R <input type="text"/>	R <input type="text"/>	

Monthly Expenses	Primary Applicant	Co-applicant / Surety	Primary Applicant	Co-applicant / Surety
Rental (only if ongoing)	R <input type="text"/>	R <input type="text"/>	Transport, petrol and car maintenance	R <input type="text"/> R <input type="text"/>
Maintenance / Alimony	R <input type="text"/>	R <input type="text"/>	Education	R <input type="text"/> R <input type="text"/>
Rates and taxes / Levies	R <input type="text"/>	R <input type="text"/>	Medical (excl. medical aid salary deductions)	R <input type="text"/> R <input type="text"/>
Water and electricity	R <input type="text"/>	R <input type="text"/>	Cellphone / internet (if not on contract)	R <input type="text"/> R <input type="text"/>
Assurance (life, retirement annuities, insurance and funeral policies)	R <input type="text"/>	R <input type="text"/>	M-Net, DSTV and TV	R <input type="text"/> R <input type="text"/>
Groceries	R <input type="text"/>	R <input type="text"/>	Security	R <input type="text"/> R <input type="text"/>
Other expenses description		R <input type="text"/>	Co-applicant / Surety	
Other expenses description		R <input type="text"/>	R <input type="text"/>	
Other expenses description		R <input type="text"/>	R <input type="text"/>	

<b>Total expenses</b>	<input type="text"/>	<b>Net surplus income / deficit</b>	<input type="text"/>	<b>Total expenses</b>	<input type="text"/>	<b>Net surplus income / deficit</b>	<input type="text"/>
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Signed Primary applicant	<input type="text"/>	Signed Co-applicant / Surety	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/>	Date (dd/mm/yyyy)	<input type="text"/>

**Section G: Primary Transactional Bank Account Details And Contractual Expenses**

Primary Applicant		Co-applicant / Surety	
Bank / Financial Institution	<input style="width: 95%;" type="text"/>	Bank / Financial Institution	<input style="width: 95%;" type="text"/>
Account type (only cheque or savings)	<input style="width: 95%;" type="text"/>	Account type (only cheque or savings)	<input style="width: 95%;" type="text"/>
Account holder name	<input style="width: 95%;" type="text"/>	Account holder name	<input style="width: 95%;" type="text"/>
Is this account in the name of the Legal Entity?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is this account in the name of the Legal Entity?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Business bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Business bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Account number	<input style="width: 95%;" type="text"/>	Account number	<input style="width: 95%;" type="text"/>
Balance Debit (-) Credit (+)	<input style="width: 95%;" type="text"/>	Balance Debit (-) Credit (+)	<input style="width: 95%;" type="text"/>
For FNB, RMB and Standard Bank Primary Banked Customers Only: Your Bank has requested the opportunity to consider your home loan application first for a period of time. I consent to this arrangement:			
Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>	

**Home Loans**

Primary Applicant		Co-applicant / Surety	
	Account 1	Account 2	
Bank / Financial Institution	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Account holder name	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Account Number	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Outstanding balance	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Monthly installment/ Minimum payment	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	
Are you selling the existing property?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
New installment (if reduced)	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	

**Other Bank / Finance Account Details (eg. credit cards, vehicle finance, personal loans) - Primary Applicant**

Bank / Financial Institution	Account type	Current Balance	Monthly Payment	Will this account be settled?	Is this a Business account?	Is this a Legal Entity account?
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Co-applicant / Surety**

Bank / Financial Institution	Account type	Current Balance	Monthly Payment	Will this account be settled?	Is this a Business account?	Is this a Legal Entity account?
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Retail Accounts**

Primary Applicant				Co-applicant / Surety			
Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?	Name of Retail Store	Current Balance	Monthly Payment	Will this account be settled?
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Section H: Assets & Liabilities			Primary Applicant		Co-applicant / Surety		
	Market Value	Liabilities		Market Value	Liabilities		
Fixed property	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
Vehicles	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
Investments	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
Furniture & fittings	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
Description	Market Value	Liabilities	Description	Market Value	Liabilities		
Other assets / liabilities			Other assets / liabilities				
<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	<input style="width: 100%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		
<b>Total Assets / Liabilities</b>	<b>Total Liabilities</b>	<b>Net Asset Value</b>	<b>Total Assets / Liabilities</b>	<b>Total Liabilities</b>	<b>Net Asset Value</b>		
<b>Total Assets R</b> <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	<b>Total Assets R</b> <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>	R <input style="width: 80%;" type="text"/>		

**Section I: Declarations and Consents**

- I/We, the undersigned,
- a) Consent to evo making an application for home loan finance on my/our behalf.
  - b) Consent to an insurance representative calling me/us to advise on my/our mandatory buildings insurance and my/our mortgage protection requirements related to my/our home loan application once it is granted.
  - c) Acknowledge that personal, financial and other information is furnished to evo for the purposes of making an application for home loan finance and are aware that I/we are required to furnish all such information truthfully and fully.
  - d) Consent to evo receiving all communication from the bank/s (including the quotation) pertaining to my/our home loan application. I/we consent to evo sharing the bank/s decision on my/our home loan application with the estate agent and issuing the estate agent with a copy of the bank/s quotation.
  - e) Consent to the bank/s only contacting me/us after evo has notified the bank of my/our acceptance of the bank's quotation.
  - f) Consent to evo & third parties, including banks and insurers, making enquiries to credit bureaux when assessing my/our home loan application for finance and related buildings and bond protection insurance.
  - g) Hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form and I/we will inform the lender in writing of any change of this status within 30 days of the change of status.
  - h) Consent to Standard Bank, ABSA and Nedbank electronically retrieving my/our bank statements.
  - i) Do hereby appoint evo as my/our lawful representative and agent to process my/our personal information to obtain a copy of my/our personal credit report/s ("PCR") from a registered credit bureau, including via a registered reseller provider. I/We consent to the credit bureau and/or other registered provider releasing a copy of my/our PCR to evo to review solely for the purpose of providing me/us with advice or assistance with managing my/our credit.
  - j) Consent that the bank may obtain and use my/our information from third-party qualification data providers to conduct an assessment to determine my/our eligibility for, and the appropriateness of, the home loan.
  - k) Give consent to the bank to process my/our personal information to do fraud checks, as well as checks and reporting to the South African Fraud Prevention Services.
  - l) I/We irrevocably consent that Nedbank and First National Bank may request my/our salary advices from my/our employer(s) Yes  No  or any third party.
  - m) Consent, after my mortgage bond is registered, to receiving estate planning advice of a free Will and to explore any changed insurance requirements. I/we are aware that I/we can opt out at any time.  
 Primary Applicant Yes  No  Secondary Applicant Yes  No
  - n) Consent to the bank and its affiliates to use my/our information provided herein to apply for other banking products on my/our behalf after my/our acceptance of the bank's offer of finance

**First Home Finance Qualifying Applicants Only**

- o) Consent to evo making application to the NHFC on my/our behalf for First Home Finance and for evo to receive all communications from the NHFC pertaining to my/our First Home Finance application, including the final outcome of my/our application. I/We understand the purposes for which my/our personal information is required and for which it will be used by evo and the NHFC.

**Section J: Data Privacy**

**Your data privacy is important to us**

While we will not share your personal information with anyone, we don't want you to miss out on the latest information and our products and services that would interest you. Remember, you can opt out at any time.

Primary Applicant:

- Yes please, I'd like to be kept up to date on your offers and services
- No thanks, I don't want to hear about your offers and services

Secondary Applicant:

- Yes please, I'd like to be kept up to date on your offers and services
- No thanks, I don't want to hear about your offers and services

Signed

Primary applicant

Signed

Co-applicant / Surety

Date  (dd/mm/yyyy)

Date  (dd/mm/yyyy)

## Legal Entity Details

Name	<input type="text"/>	No of stakeholders	<input type="text"/>
Registration number	<input type="text"/>	Registration Date (dd/mm/yyyy)	<input type="text"/>
VAT registration number	<input type="text"/>	Language for Correspondence	<input type="text"/>

Is the sole purpose of this legal entity to purchase this property?  Yes  No Telephone No

Nature of business  Enterprise Turnover

Legal Entity Source of income  Development Funding  Donations  Grants  Money Service Business

Pay Day Lenders  Trade Finance  Trading Income - Sales

Trading Income - Services  Other

Business Street Address  Street Code

Address Line 2  City/Town

Suburb  Country

Province/State

Business Postal Address  Same as Physical Address

Address Line 1  Postal code

Address Line 2  City/Town

Suburb  Country

Province/State

Registered Street Address  Same as Physical Address

Address Line 1  Street Code

Address Line 2  City/Town

Suburb  Country

Province/State

Head Office Street Address  Same as Physical Address

Address Line 1  Street Code

Address Line 2  City/Town

Suburb  Country

Province/State

Country/ies of Operation

Date (dd/mm/yyyy)

Primary applicant

# Bond and Transfer Cost Table

## Transfer Costs

Amount	Transfer Fees	15% VAT	D/O Levy	Transfer Duty	Total	Amount	Transfer Fees	15% VAT	D/O Levy	Transfer Duty	Total
R500 000,00	R15 120,00	R2 268,00	R906,00	R0,00	R18 294,00	R2 200 000,00	R37 670,00	R5 650,50	R2 281,00	R45 786,00	R91 387,50
R500 000,01	R17 170,00	R2 575,50	R906,00	R0,00	R20 651,50	R2 300 000,00	R39 720,00	R5 958,00	R2 281,00	R51 786,00	R99 745,00
R520 000,00	R17 170,00	R2 575,50	R906,00	R0,00	R20 651,50	R2 400 000,00	R39 720,00	R5 958,00	R2 281,00	R59 200,00	R107 159,00
R580 000,00	R17 170,00	R2 575,50	R906,00	R0,00	R20 651,50	R2 500 000,00	R41 770,00	R6 265,50	R2 281,00	R67 200,00	R117 516,50
R600 000,00	R17 170,00	R2 575,50	R906,00	R0,00	R20 651,50	R2 600 000,00	R41 770,00	R6 265,50	R2 281,00	R75 200,00	R125 516,50
R620 000,00	R19 220,00	R2 883,00	R1 275,00	R0,00	R23 378,00	R2 700 000,00	R43 820,00	R6 573,00	R2 281,00	R83 200,00	R135 874,00
R640 000,00	R19 220,00	R2 883,00	R1 275,00	R0,00	R23 378,00	R2 800 000,00	R43 820,00	R6 573,00	R2 281,00	R91 200,00	R143 874,00
R660 000,00	R19 220,00	R2 883,00	R1 275,00	R0,00	R23 378,00	R2 900 000,00	R45 870,00	R6 880,50	R2 281,00	R99 200,00	R154 231,50
R680 000,00	R19 220,00	R2 883,00	R1 275,00	R0,00	R23 378,00	R3 000 000,00	R45 870,00	R6 880,50	R2 281,00	R107 356,00	R162 387,50
R700 000,00	R19 220,00	R2 883,00	R1 275,00	R0,00	R23 378,00	R3 100 000,00	R47 920,00	R7 188,00	R2 281,00	R118 356,00	R175 745,00
R720 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 200 000,00	R47 920,00	R7 188,00	R2 281,00	R129 356,00	R186 745,00
R740 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 300 000,00	R49 970,00	R7 495,50	R2 281,00	R140 356,00	R200 102,50
R750 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 400 000,00	R49 970,00	R7 495,50	R2 281,00	R151 356,00	R211 102,50
R760 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 500 000,00	R52 020,00	R7 803,00	R2 281,00	R162 356,00	R224 460,00
R770 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 600 000,00	R52 020,00	R7 803,00	R2 281,00	R173 356,00	R235 460,00
R780 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 700 000,00	R54 070,00	R8 110,50	R2 281,00	R184 356,00	R248 817,50
R790 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 800 000,00	R54 070,00	R8 110,50	R2 281,00	R195 356,00	R259 817,50
R800 000,00	R21 270,00	R3 190,50	R1 275,00	R0,00	R25 735,50	R3 900 000,00	R56 120,00	R8 418,00	R2 281,00	R206 356,00	R273 175,00
R810 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 000 000,00	R56 120,00	R8 418,00	R2 281,00	R217 356,00	R284 175,00
R820 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 100 000,00	R58 170,00	R8 725,50	R2 281,00	R228 356,00	R298 018,50
R830 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 200 000,00	R58 170,00	R8 725,50	R2 281,00	R239 356,00	R309 018,50
R840 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 300 000,00	R60 220,00	R9 033,00	R2 281,00	R250 356,00	R322 376,00
R850 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 400 000,00	R60 220,00	R9 033,00	R2 281,00	R261 356,00	R333 376,00
R860 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 500 000,00	R62 270,00	R9 340,50	R2 281,00	R272 356,00	R346 733,50
R870 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 600 000,00	R62 270,00	R9 340,50	R2 281,00	R283 356,00	R357 733,50
R880 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 700 000,00	R64 320,00	R9 648,00	R2 281,00	R294 356,00	R371 091,00
R890 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 800 000,00	R64 320,00	R9 648,00	R2 281,00	R305 356,00	R382 091,00
R900 000,00	R23 320,00	R3 498,00	R1 464,00	R0,00	R28 282,00	R4 900 000,00	R66 370,00	R9 955,50	R2 281,00	R316 356,00	R395 448,50
R910 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 000 000,00	R66 370,00	R9 955,50	R2 281,00	R327 356,00	R406 448,50
R920 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 100 000,00	R71 530,00	R10 729,50	R2 281,00	R338 356,00	R423 382,50
R930 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 200 000,00	R71 530,00	R10 729,50	R2 281,00	R349 356,00	R434 382,50
R940 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 300 000,00	R71 530,00	R10 729,50	R2 281,00	R360 356,00	R445 382,50
R950 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 400 000,00	R71 530,00	R10 729,50	R2 281,00	R371 356,00	R456 382,50
R960 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 500 000,00	R71 530,00	R10 729,50	R2 281,00	R382 356,00	R467 382,50
R970 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 600 000,00	R71 530,00	R10 729,50	R2 281,00	R393 356,00	R478 382,50
R980 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 700 000,00	R71 530,00	R10 729,50	R2 281,00	R404 356,00	R489 382,50
R990 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 800 000,00	R71 530,00	R10 729,50	R2 281,00	R415 356,00	R500 382,50
R1 000 000,00	R25 370,00	R3 805,50	R1 464,00	R0,00	R30 639,50	R5 900 000,00	R71 530,00	R10 729,50	R2 281,00	R426 356,00	R511 382,50
R1 025 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 000 000,00	R71 530,00	R10 729,50	R2 281,00	R437 356,00	R522 382,50
R1 050 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 100 000,00	R76 690,00	R11 503,50	R3 296,00	R448 356,00	R539 845,50
R1 075 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 200 000,00	R76 690,00	R11 503,50	R3 296,00	R459 356,00	R550 845,50
R1 100 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 300 000,00	R76 690,00	R11 503,50	R3 296,00	R470 356,00	R561 845,50
R1 125 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 400 000,00	R76 690,00	R11 503,50	R3 296,00	R481 356,00	R572 845,50
R1 150 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 500 000,00	R76 690,00	R11 503,50	R3 296,00	R492 356,00	R583 845,50
R1 175 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 600 000,00	R76 690,00	R11 503,50	R3 296,00	R503 356,00	R594 845,50
R1 200 000,00	R27 420,00	R4 113,00	R1 646,00	R0,00	R33 179,00	R6 700 000,00	R76 690,00	R11 503,50	R3 296,00	R514 356,00	R605 845,50
R1 250 000,00	R29 470,00	R4 420,50	R1 646,00	R1 200,00	R36 736,50	R6 800 000,00	R76 690,00	R11 503,50	R3 296,00	R525 356,00	R616 845,50
R1 300 000,00	R29 470,00	R4 420,50	R1 646,00	R2 700,00	R38 236,50	R6 900 000,00	R76 690,00	R11 503,50	R3 296,00	R536 356,00	R627 845,50
R1 375 000,00	R29 470,00	R4 420,50	R1 646,00	R4 950,00	R40 486,50	R7 000 000,00	R76 690,00	R11 503,50	R3 296,00	R547 356,00	R638 845,50
R1 400 000,00	R29 470,00	R4 420,50	R1 646,00	R5 700,00	R41 236,50	R7 100 000,00	R81 850,00	R12 277,50	R3 296,00	R558 356,00	R655 779,50
R1 450 000,00	R31 520,00	R4 728,00	R1 646,00	R7 200,00	R45 094,00	R7 200 000,00	R81 850,00	R12 277,50	R3 296,00	R569 356,00	R666 779,50
R1 500 000,00	R31 520,00	R4 728,00	R1 646,00	R8 700,00	R46 594,00	R7 300 000,00	R81 850,00	R12 277,50	R3 296,00	R580 356,00	R677 779,50
R1 550 000,00	R31 520,00	R4 728,00	R1 646,00	R10 200,00	R48 094,00	R7 400 000,00	R81 850,00	R12 277,50	R3 296,00	R591 356,00	R688 779,50
R1 600 000,00	R31 520,00	R4 728,00	R1 646,00	R11 700,00	R49 594,00	R7 500 000,00	R81 850,00	R12 277,50	R3 296,00	R602 356,00	R699 779,50
R1 650 000,00	R33 570,00	R5 035,50	R1 646,00	R13 200,00	R53 451,50	R7 600 000,00	R81 850,00	R12 277,50	R3 296,00	R613 356,00	R710 779,50
R1 675 000,00	R33 570,00	R5 035,50	R1 646,00	R14 286,00	R54 537,50	R7 700 000,00	R81 850,00	R12 277,50	R3 296,00	R624 356,00	R721 779,50
R1 700 000,00	R33 570,00	R5 035,50	R1 646,00	R15 786,00	R56 037,50	R7 800 000,00	R81 850,00	R12 277,50	R3 296,00	R635 356,00	R732 779,50
R1 750 000,00	R33 570,00	R5 035,50	R1 646,00	R18 786,00	R59 037,50	R7 900 000,00	R81 850,00	R12 277,50	R3 296,00	R646 356,00	R743 779,50
R1 800 000,00	R33 570,00	R5 035,50	R1 646,00	R21 786,00	R62 037,50	R8 000 000,00	R81 850,00	R12 277,50	R3 296,00	R657 356,00	R754 779,50
R1 850 000,00	R35 620,00	R5 343,00	R1 646,00	R24 786,00	R67 395,00	R8 100 000,00	R87 010,00	R13 051,50	R3 853,00	R668 356,00	R772 270,50
R1 900 000,00	R35 620,00	R5 343,00	R1 646,00	R27 786,00	R70 395,00	R8 200 000,00	R87 010,00	R13 051,50	R3 853,00	R679 356,00	R783 270,50
R1 950 000,00	R35 620,00	R5 343,00	R1 646,00	R30 786,00	R73 395,00	R8 300 000,00	R87 010,00	R13 051,50	R3 853,00	R690 356,00	R794 270,50
R2 000 000,00	R35 620,00	R5 343,00	R1 646,00	R33 786,00	R76 395,00	R8 400 000,00	R87 010,00	R13 051,50	R3 853,00	R701 356,00	R805 270,50
R2 100 000,00	R37 670,00	R5 650,50	R2 281,00	R39 786,00	R85 387,50	R8 500 000,00	R87 010,00	R13 051,50	R3 853,00	R712 356,00	R816 270,50

# Bond and Transfer Cost Table

## Transfer Costs

Amount	Transfer Fees	15% VAT	D/O Levy	Transfer Duty	Total	Amount	Transfer Fees	15% VAT	D/O Levy	Transfer Duty	Total
R8 600 000,00	R87 010,00	R13 051,50	R3 853,00	R723 356,00	R827 270,50	R20 000 000,00	R143 770,00	R21 565,50	R5 510,00	R2 111 156,00	R2 282 001,50
R8 700 000,00	R87 010,00	R13 051,50	R3 853,00	R734 356,00	R838 270,50	R21 000 000,00	R148 930,00	R22 339,50	R7 340,00	R2 241 156,00	R2 419 765,50
R8 800 000,00	R87 010,00	R13 051,50	R3 853,00	R745 356,00	R849 270,50	R22 000 000,00	R154 090,00	R23 113,50	R7 340,00	R2 371 156,00	R2 555 699,50
R8 900 000,00	R87 010,00	R13 051,50	R3 853,00	R756 356,00	R860 270,50	R23 000 000,00	R159 250,00	R23 887,50	R7 340,00	R2 501 156,00	R2 691 633,50
R9 000 000,00	R87 010,00	R13 051,50	R3 853,00	R767 356,00	R871 270,50	R24 000 000,00	R164 410,00	R24 661,50	R7 340,00	R2 631 156,00	R2 827 567,50
R9 100 000,00	R92 170,00	R13 825,50	R3 853,00	R778 356,00	R888 204,50	R25 000 000,00	R169 570,00	R25 435,50	R7 340,00	R2 761 156,00	R2 963 501,50
R9 200 000,00	R92 170,00	R13 825,50	R3 853,00	R789 356,00	R899 204,50	R26 000 000,00	R174 730,00	R26 209,50	R7 340,00	R2 891 156,00	R3 099 435,50
R9 300 000,00	R92 170,00	R13 825,50	R3 853,00	R800 356,00	R910 204,50	R27 000 000,00	R179 890,00	R26 983,50	R7 340,00	R3 021 156,00	R3 235 369,50
R9 400 000,00	R92 170,00	R13 825,50	R3 853,00	R811 356,00	R921 204,50	R28 000 000,00	R185 050,00	R27 757,50	R7 340,00	R3 151 156,00	R3 371 303,50
R9 500 000,00	R92 170,00	R13 825,50	R3 853,00	R822 356,00	R932 204,50	R29 000 000,00	R190 210,00	R28 531,50	R7 340,00	R3 281 156,00	R3 507 237,50
R9 600 000,00	R92 170,00	R13 825,50	R3 853,00	R833 356,00	R943 204,50	R30 000 000,00	R195 370,00	R29 305,50	R7 340,00	R3 411 156,00	R3 643 171,50
R9 700 000,00	R92 170,00	R13 825,50	R3 853,00	R844 356,00	R954 204,50	R31 000 000,00	R200 530,00	R30 079,50	R7 340,00	R3 541 156,00	R3 779 105,50
R9 800 000,00	R92 170,00	R13 825,50	R3 853,00	R855 356,00	R965 204,50	R32 000 000,00	R205 690,00	R30 853,50	R7 340,00	R3 671 156,00	R3 915 039,50
R9 900 000,00	R92 170,00	R13 825,50	R3 853,00	R866 356,00	R976 204,50	R33 000 000,00	R210 850,00	R31 627,50	R7 340,00	R3 801 156,00	R4 050 973,50
R10 000 000,00	R92 170,00	R13 825,50	R3 853,00	R877 356,00	R987 204,50	R34 000 000,00	R216 010,00	R32 401,50	R7 340,00	R3 931 156,00	R4 186 907,50
R11 000 000,00	R97 330,00	R14 599,50	R4 587,00	R987 356,00	R1 103 872,50	R35 000 000,00	R221 170,00	R33 175,50	R7 340,00	R4 061 156,00	R4 322 841,50
R12 000 000,00	R102 490,00	R15 373,50	R4 587,00	R1 097 356,00	R1 219 806,50	R36 000 000,00	R226 330,00	R33 949,50	R7 340,00	R4 191 156,00	R4 458 775,50
R13 000 000,00	R107 650,00	R16 147,50	R4 587,00	R1 207 356,00	R1 335 740,50	R37 000 000,00	R231 490,00	R34 723,50	R7 340,00	R4 321 156,00	R4 594 709,50
R14 000 000,00	R112 810,00	R16 921,50	R4 587,00	R1 331 156,00	R1 465 474,50	R38 000 000,00	R236 650,00	R35 497,50	R7 340,00	R4 451 156,00	R4 730 643,50
R15 000 000,00	R117 970,00	R17 695,50	R4 587,00	R1 461 156,00	R1 601 408,50	R39 000 000,00	R241 810,00	R36 271,50	R7 340,00	R4 581 156,00	R4 866 577,50
R16 000 000,00	R123 130,00	R18 469,50	R5 510,00	R1 591 156,00	R1 738 265,50	R40 000 000,00	R246 970,00	R37 045,50	R7 340,00	R4 711 156,00	R5 002 511,50
R17 000 000,00	R128 290,00	R19 243,50	R5 510,00	R1 721 156,00	R1 874 199,50	R45 000 000,00	R272 770,00	R40 915,50	R7 340,00	R5 361 156,00	R5 682 181,50
R18 000 000,00	R133 450,00	R20 017,50	R5 510,00	R1 851 156,00	R2 010 133,50	R50 000 000,00	R298 570,00	R44 785,50	R7 340,00	R6 011 156,00	R6 361 851,50
R19 000 000,00	R138 610,00	R20 791,50	R5 510,00	R1 981 156,00	R2 146 067,50						

## Bond Costs

Amount	Fees	15% VAT	D/O Levy	Total	Amount	Fees	15% VAT	D/O Levy	Total
R100 000,01 - R125 000,00	R7 700,00	R1 155,00	R561,00	R9 416,00	R2 300 000,01 - R2 400 000,00	R39 720,00	R5 958,00	R2 281,00	R47 959,00
R125 000,01 - R150 000,00	R7 700,00	R1 155,00	R561,00	R9 416,00	R2 400 000,01 - R2 500 000,00	R41 770,00	R6 265,50	R2 281,00	R50 316,50
R150 000,01 - R175 000,00	R8 760,00	R1 314,00	R727,00	R10 801,00	R2 500 000,01 - R2 600 000,00	R41 770,00	R6 265,50	R2 281,00	R50 316,50
R175 000,01 - R200 000,00	R8 760,00	R1 314,00	R727,00	R10 801,00	R2 600 000,01 - R2 700 000,00	R43 820,00	R6 573,00	R2 281,00	R52 674,00
R200 000,01 - R250 000,00	R9 820,00	R1 473,00	R727,00	R12 020,00	R2 700 000,01 - R2 800 000,00	R43 820,00	R6 573,00	R2 281,00	R52 674,00
R250 000,01 - R300 000,00	R10 880,00	R1 632,00	R727,00	R13 239,00	R2 800 000,01 - R2 900 000,00	R45 870,00	R6 880,50	R2 281,00	R55 031,50
R300 000,01 - R350 000,00	R11 940,00	R1 791,00	R906,00	R14 637,00	R2 900 000,01 - R3 000 000,00	R45 870,00	R6 880,50	R2 281,00	R55 031,50
R350 000,01 - R400 000,00	R13 000,00	R1 950,00	R906,00	R15 856,00	R3 000 000,01 - R3 100 000,00	R47 920,00	R7 188,00	R2 281,00	R57 389,00
R400 000,01 - R450 000,00	R14 060,00	R2 109,00	R906,00	R17 075,00	R3 100 000,01 - R3 200 000,00	R47 920,00	R7 188,00	R2 281,00	R57 389,00
R450 000,01 - R500 000,00	R15 120,00	R2 268,00	R906,00	R18 294,00	R3 200 000,01 - R3 300 000,00	R49 970,00	R7 495,50	R2 281,00	R59 746,50
R500 000,01 - R600 000,00	R17 170,00	R2 575,50	R906,00	R20 651,50	R3 300 000,01 - R3 400 000,00	R49 970,00	R7 495,50	R2 281,00	R59 746,50
R600 000,01 - R700 000,00	R19 220,00	R2 883,00	R1 275,00	R23 378,00	R3 400 000,01 - R3 500 000,00	R52 020,00	R7 803,00	R2 281,00	R62 104,00
R700 000,01 - R800 000,00	R21 270,00	R3 190,50	R1 275,00	R25 735,50	R3 500 000,01 - R3 600 000,00	R52 020,00	R7 803,00	R2 281,00	R62 104,00
R800 000,01 - R900 000,00	R23 320,00	R3 498,00	R1 464,00	R28 282,00	R3 600 000,01 - R3 700 000,00	R54 070,00	R8 110,50	R2 281,00	R64 461,50
R900 000,01 - R1 000 000,00	R25 370,00	R3 805,50	R1 464,00	R30 639,50	R3 700 000,01 - R3 800 000,00	R54 070,00	R8 110,50	R2 281,00	R64 461,50
R1 000 000,01 - R1 100 000,00	R27 420,00	R4 113,00	R1 646,00	R33 179,00	R3 800 000,01 - R3 900 000,00	R56 120,00	R8 418,00	R2 281,00	R66 819,00
R1 100 000,01 - R1 200 000,00	R27 420,00	R4 113,00	R1 646,00	R33 179,00	R3 900 000,01 - R4 000 000,00	R56 120,00	R8 418,00	R2 281,00	R66 819,00
R1 200 000,01 - R1 300 000,00	R29 470,00	R4 420,50	R1 646,00	R35 536,50	R4 000 000,01 - R4 100 000,00	R58 170,00	R8 725,50	R2 767,00	R69 662,50
R1 300 000,01 - R1 400 000,00	R29 470,00	R4 420,50	R1 646,00	R35 536,50	R4 100 000,01 - R4 200 000,00	R58 170,00	R8 725,50	R2 767,00	R69 662,50
R1 400 000,01 - R1 500 000,00	R31 520,00	R4 728,00	R1 646,00	R37 894,00	R4 200 000,01 - R4 300 000,00	R60 220,00	R9 033,00	R2 767,00	R72 020,00
R1 500 000,01 - R1 600 000,00	R31 520,00	R4 728,00	R1 646,00	R37 894,00	R4 300 000,01 - R4 400 000,00	R60 220,00	R9 033,00	R2 767,00	R72 020,00
R1 600 000,01 - R1 700 000,00	R33 570,00	R5 035,50	R1 646,00	R40 251,50	R4 400 000,01 - R4 500 000,00	R62 270,00	R9 340,50	R2 767,00	R74 377,50
R1 700 000,01 - R1 800 000,00	R33 570,00	R5 035,50	R1 646,00	R40 251,50	R4 500 000,01 - R4 600 000,00	R62 270,00	R9 340,50	R2 767,00	R74 377,50
R1 800 000,01 - R1 900 000,00	R35 620,00	R5 343,00	R1 646,00	R42 609,00	R4 600 000,01 - R4 700 000,00	R64 320,00	R9 648,00	R2 767,00	R76 735,00
R1 900 000,01 - R2 000 000,00	R35 620,00	R5 343,00	R1 646,00	R42 609,00	R4 700 000,01 - R4 800 000,00	R64 320,00	R9 648,00	R2 767,00	R76 735,00
R2 000 000,01 - R2 100 000,00	R37 670,00	R5 650,50	R2 281,00	R45 601,50	R4 800 000,01 - R4 900 000,00	R66 370,00	R9 955,50	R2 767,00	R79 092,50
R2 100 000,01 - R2 200 000,00	R37 670,00	R5 650,50	R2 281,00	R45 601,50	R4 900 000,01 - R5 000 000,00	R66 370,00	R9 955,50	R2 767,00	R79 092,50
R2 200 000,01 - R2 300 000,00	R39 720,00	R5 958,00	R2 281,00	R47 959,00					

**THE FOLLOWING CHARGES ARE NOT INCLUDED IN THE TABLES:**

Municipal costs for all transfers, Levy Clearance Certificate charges for Sectional Title transfers, Home Owners' Association clearance fee (if applicable), Prepared rates & taxes, Notarial Cessions for exclusive use areas (i.e. parking bays & garages), Banks' Bond Initiation & valuation fees, Posts & petties, FICA, Disputes.

EFFECTIVE 1 AUGUST 2025

Whilst every care has been taken by us in compiling these tables, we reserve the right to correct any possible inaccuracies and cannot be bound by them.

# Income Qualification and Repayment Table

## 20 year repayment period

Gross Monthly Income	Max Repayment at 30%	Affordability at							
		11.50%	11.25%	11.00%	10.75%	10.50%	10.25%	11.75%	12.00%
R4 000	R1 200	R112 525	R114 367	R116 258	R118 200	R120 195	R122 244	R110 731	R108 983
R5 000	R1 500	R140 656	R142 958	R145 322	R147 750	R150 243	R152 805	R138 414	R136 229
R6 000	R1 800	R168 788	R171 550	R174 387	R177 300	R180 292	R183 366	R166 097	R163 475
R7 000	R2 100	R196 919	R200 142	R203 451	R206 850	R210 341	R213 927	R193 779	R190 721
R8 000	R2 400	R225 050	R228 733	R232 516	R236 400	R240 389	R244 488	R221 462	R217 967
R9 000	R2 700	R253 181	R257 325	R261 580	R265 950	R270 438	R275 049	R249 145	R245 212
R10 000	R3 000	R281 313	R285 917	R290 645	R295 500	R300 487	R305 610	R276 828	R272 458
R11 000	R3 300	R309 444	R314 509	R319 709	R325 050	R330 536	R336 171	R304 510	R299 704
R12 000	R3 600	R337 575	R343 100	R348 774	R354 600	R360 584	R366 732	R332 193	R326 950
R13 000	R3 900	R365 706	R371 692	R377 838	R384 150	R390 633	R397 293	R359 876	R354 196
R14 000	R4 200	R393 838	R400 284	R406 902	R413 700	R420 682	R427 854	R387 559	R381 442
R15 000	R4 500	R421 969	R428 875	R435 967	R443 250	R450 730	R458 415	R415 241	R408 687
R16 000	R4 800	R450 100	R457 467	R465 031	R472 800	R480 779	R488 976	R442 924	R435 933
R17 000	R5 100	R478 231	R486 059	R494 096	R502 350	R510 828	R519 537	R470 607	R463 179
R18 000	R5 400	R506 363	R514 650	R523 160	R531 900	R540 876	R550 098	R498 290	R490 425
R19 000	R5 700	R534 494	R543 242	R552 225	R561 450	R570 925	R580 659	R525 972	R517 671
R20 000	R6 000	R562 625	R571 834	R581 289	R591 000	R600 974	R611 220	R553 655	R544 916
R21 000	R6 300	R590 756	R600 425	R610 354	R620 550	R631 022	R641 781	R581 338	R572 162
R22 000	R6 600	R618 888	R629 017	R639 418	R650 100	R661 071	R672 342	R609 021	R599 408
R23 000	R6 900	R647 019	R657 609	R668 483	R679 650	R691 120	R702 903	R636 703	R626 654
R24 000	R7 200	R675 150	R686 200	R697 547	R709 200	R721 168	R733 464	R664 386	R653 900
R25 000	R7 500	R703 281	R714 792	R726 612	R738 750	R751 217	R764 025	R692 069	R681 146
R26 000	R7 800	R731 413	R743 384	R755 676	R768 300	R781 266	R794 586	R719 752	R708 391
R27 000	R8 100	R759 544	R771 976	R784 740	R797 850	R811 314	R825 147	R747 434	R735 637
R28 000	R8 400	R787 675	R800 567	R813 805	R827 400	R841 363	R855 708	R775 117	R762 883
R29 000	R8 700	R815 806	R829 159	R842 869	R856 950	R871 412	R886 269	R802 800	R790 129
R30 000	R9 000	R843 938	R857 751	R871 934	R886 500	R901 460	R916 830	R830 483	R817 375
R35 000	R10 500	R984 594	R1 000 709	R1 017 256	R1 034 249	R1 051 704	R1 069 635	R968 897	R953 604
R40 000	R12 000	R1 125 250	R1 143 667	R1 162 578	R1 181 999	R1 201 947	R1 222 440	R1 107 310	R1 089 833
R45 000	R13 500	R1 265 906	R1 286 626	R1 307 901	R1 329 749	R1 352 191	R1 375 245	R1 245 724	R1 226 062
R50 000	R15 000	R1 406 563	R1 429 584	R1 453 223	R1 477 499	R1 502 434	R1 528 050	R1 384 138	R1 362 291
R55 000	R16 500	R1 547 219	R1 572 543	R1 598 545	R1 625 249	R1 652 678	R1 680 855	R1 522 552	R1 498 520
R60 000	R18 000	R1 687 875	R1 715 501	R1 743 868	R1 772 999	R1 802 921	R1 833 660	R1 660 965	R1 634 749
R65 000	R19 500	R1 828 531	R1 858 460	R1 889 190	R1 920 749	R1 953 164	R1 986 465	R1 799 379	R1 770 979
R70 000	R21 000	R1 969 188	R2 001 418	R2 034 512	R2 068 499	R2 103 408	R2 139 270	R1 937 793	R1 907 208
R75 000	R22 500	R2 109 844	R2 144 377	R2 179 835	R2 216 249	R2 253 651	R2 292 075	R2 076 207	R2 043 437
R80 000	R24 000	R2 250 500	R2 287 335	R2 325 157	R2 363 999	R2 403 895	R2 444 880	R2 214 621	R2 179 666
R85 000	R25 500	R2 391 156	R2 430 293	R2 470 479	R2 511 749	R2 554 138	R2 597 685	R2 353 034	R2 315 895
R90 000	R27 000	R2 531 813	R2 573 252	R2 615 802	R2 659 499	R2 704 381	R2 750 490	R2 491 448	R2 452 124
R95 000	R28 500	R2 672 469	R2 716 210	R2 761 124	R2 807 249	R2 854 625	R2 903 295	R2 629 862	R2 588 353
R100 000	R30 000	R2 813 125	R2 859 169	R2 906 446	R2 954 988	R3 004 868	R3 056 100	R2 768 276	R2 724 582
R105 000	R31 500	R2 953 781	R3 002 127	R3 051 768	R3 102 748	R3 155 112	R3 208 905	R2 906 690	R2 860 812
R110 000	R33 000	R3 094 438	R3 145 086	R3 197 091	R3 250 498	R3 305 355	R3 361 710	R3 045 103	R2 997 041
R115 000	R34 500	R3 235 094	R3 288 044	R3 342 413	R3 398 248	R3 455 598	R3 514 515	R3 183 517	R3 133 270
R120 000	R36 000	R3 375 750	R3 431 002	R3 487 735	R3 545 998	R3 605 842	R3 667 320	R3 321 931	R3 269 499
R125 000	R37 500	R3 516 406	R3 573 961	R3 633 058	R3 693 748	R3 756 085	R3 820 125	R3 460 345	R3 405 728
R130 000	R39 000	R3 657 063	R3 716 919	R3 778 380	R3 841 498	R3 906 329	R3 972 930	R3 598 758	R3 541 957
R135 000	R40 500	R3 797 719	R3 859 878	R3 923 702	R3 989 248	R4 056 572	R4 125 735	R3 737 172	R3 678 186
R140 000	R42 000	R3 938 375	R4 002 836	R4 069 025	R4 136 998	R4 206 816	R4 278 539	R3 875 586	R3 814 415
R145 000	R43 500	R4 079 031	R4 145 795	R4 214 347	R4 284 748	R4 357 059	R4 431 344	R4 014 000	R3 950 645
R150 000	R45 000	R4 219 688	R4 288 753	R4 359 669	R4 432 498	R4 507 302	R4 584 149	R4 152 414	R4 086 874
R155 000	R46 500	R4 360 344	R4 431 712	R4 504 992	R4 580 248	R4 657 546	R4 736 954	R4 290 827	R4 223 103
R160 000	R48 000	R4 501 000	R4 574 670	R4 650 314	R4 727 998	R4 807 789	R4 889 759	R4 429 241	R4 359 332
R165 000	R49 500	R4 641 656	R4 717 628	R4 795 636	R4 875 747	R4 958 033	R5 042 564	R4 567 655	R4 495 561
R170 000	R51 000	R4 782 313	R4 860 587	R4 940 958	R5 023 497	R5 108 276	R5 195 369	R4 706 069	R4 631 790
R175 000	R52 500	R4 922 969	R5 003 545	R5 086 281	R5 171 247	R5 258 519	R5 348 174	R4 844 483	R4 768 019
R180 000	R54 000	R5 063 625	R5 146 504	R5 231 603	R5 318 997	R5 408 763	R5 500 979	R4 982 896	R4 904 248
R185 000	R55 500	R5 204 281	R5 289 462	R5 376 925	R5 466 747	R5 559 006	R5 653 784	R5 121 310	R5 040 478
R190 000	R57 000	R5 344 938	R5 432 421	R5 522 248	R5 614 497	R5 709 250	R5 806 589	R5 259 724	R5 176 707
R195 000	R58 500	R5 485 594	R5 575 379	R5 667 570	R5 762 247	R5 859 493	R5 959 394	R5 398 138	R5 312 936
R200 000	R60 000	R5 626 250	R5 718 337	R5 812 892	R5 909 997	R6 009 736	R6 112 199	R5 536 552	R5 449 165
R205 000	R61 500	R5 766 907	R5 861 296	R5 958 215	R6 057 747	R6 159 980	R6 265 004	R5 674 965	R5 585 394
R210 000	R63 000	R5 907 563	R6 004 254	R6 103 537	R6 205 497	R6 310 223	R6 417 809	R5 813 379	R5 721 623
R215 000	R64 500	R6 048 219	R6 147 213	R6 248 859	R6 353 247	R6 460 467	R6 570 614	R5 951 793	R5 857 852
R220 000	R66 000	R6 188 875	R6 290 171	R6 394 182	R6 500 997	R6 610 710	R6 723 419	R6 090 207	R5 994 081
R225 000	R67 500	R6 329 532	R6 433 130	R6 539 504	R6 648 747	R6 760 954	R6 876 224	R6 228 620	R6 130 311
R230 000	R69 000	R6 470 188	R6 576 088	R6 684 826	R6 796 496	R6 911 197	R7 029 029	R6 367 034	R6 266 540
R235 000	R70 500	R6 610 844	R6 719 047	R6 830 149	R6 944 246	R7 061 440	R7 181 834	R6 505 448	R6 402 769
R240 000	R72 000	R6 751 500	R6 862 005	R6 975 471	R7 091 996	R7 211 684	R7 334 639	R6 643 862	R6 538 998
R245 000	R73 500	R6 892 157	R7 004 963	R7 120 793	R7 239 746	R7 361 927	R7 487 444	R6 782 276	R6 675 227
R250 000	R75 000	R7 032 813	R7 147 922	R7 266 115	R7 387 496	R7 512 171	R7 640 249	R6 920 689	R6 811 456
R255 000	R76 500	R7 173 469	R7 290 880	R7 411 438	R7 535 246	R7 662 414	R7 793 054	R7 059 103	R6 947 685
R260 000	R78 000	R7 314 125	R7 433 839	R7 556 760	R7 682 996	R7 812 657	R7 945 859	R7 197 517	R7 083 914
R265 000	R79 500	R7 454 782	R7 576 797	R7 702 082	R7 830 746	R7 962 901	R8 098 664	R7 335 931	R7 220 144
R270 000	R81 000	R7 595 438	R7 719 756	R7 847 405	R7 978 496	R8 113 144	R8 251 469	R7 474 345	R7 356 373
R275 000	R82 500	R7 736 094	R7 862 714	R7 992 727	R8 126 246	R8 263 388	R8 404 274	R7 612 758	R7 492 602
R280 000	R84 000	R7 876 750	R8 005 672	R8 138 049	R8 273 996	R8 413 631	R8 557 079	R7 751 172	R7 628 831
R285 000	R85 500	R8 017 407	R8 148 631	R8 283 372	R8 421 746	R8 563 874	R8 709 884	R7 899 586	R7 765 060
R290 000	R87 000	R8 158 063	R8 291 589	R8 428 694	R8 569 498	R8 714 118	R8 862 689	R8 028 000	R7 901 289
R295 000	R88 500	R8 298 719	R8 434 548	R8 574 016	R8 717 245	R8 864 361	R9 015 494	R8 166 414	R8 037 518
R300 000	R90 000	R8 439 375	R8 577 506	R8 719 339	R8 864 995	R9 014 605	R9 168 299	R8 304 827	R8 173 747
R310 000	R93 000	R8 720 688	R8 863 423	R9 009 983	R9 160 495	R9 315 092	R9 473 909	R8 581 655	R8 446 206
R320 000	R96 000	R9 002 000	R9 149 340	R9 300 628	R9 455 995	R9 615 578	R9 779 519	R8 858 482	R8 718 664
R330 000	R99 000	R9 283 313	R9 435 257	R9 591 272	R9 751 495	R9 916 065	R10 085 129	R9 135 310	R8 991 122
R340 000	R102 000	R9 564 625	R9 721 174	R9 881 917	R10 046 995	R10 216 552	R10 390 739	R9 412 138	R9 263 580
R350 000	R105 000	R9 845 938	R10 007 091	R10 172 562	R10 342 495	R10 517 039	R10 696 349	R9 688 965	R9 536 039
R360 000	R108 000	R10 127 250	R10 293 007	R10 463 206	R10 637 994	R10 817 526	R11 001 959	R9 965 793	R9 808 497
R370 000	R111 000	R10 408 563	R10 578 924	R10 753 851	R10 933 494	R11 118 012	R11 307 569	R10 242 620	R10 080 955

### HOW TO USE THIS TABLE:

Based on your home buyer's Gross Monthly Income, this Table shows the Affordability (i.e. the home loan they could qualify for) calculated at 30% of their Gross Monthly Income, based on the interest rate that is approved for the home loan.

As the maximum Monthly Repayment is based on 30% of Gross Monthly Income, the repayment remains the same for each Gross Income level, with only the amount of the home loan that can be afforded increasing or decreasing as the interest rate changes.

# First-Time Buyers Guide to Home Loan Options

We apply to multiple banks, including your own, to secure the best deal for your first home. evo Home Loans negotiates on your behalf, saving you time and money.

				
Max purchase price (to qualify for cost inclusive loan)	Less than R2.5M	R1.8M	R1.8M	R2.2M (Maximum Loan Amount)
Loan To Value % of Purchase Price	108%*	110%*	105%*	108%*
Compulsory number of first-time homebuyer applicants	1 applicant	All applicants	1 applicant	1 applicant
Max home loan term	20 years	30 years	30 years	30 years
Additional interest rate discount (Conditional to switching bank accounts)	0.25%	0.25%	Up to 0.50%	Based on your credit risk profile
Discount on bond registration costs	50%	50%	Up to 50%	50%

\*T's & C's and bank-specific criteria apply