



## **BOND APPLICATION : DOCUMENTS REQUIRED**

To speed up the process, it is advisable to have these documents on hand when looking for a home.

**This information is essential, and is required by the banks, for the following reasons:**

Check your credit rating.

Determine your monthly installments.

Determine the value of the Home Loan.

To determine your monthly expenses to make sure you can repay the loan.

### **Individuals / Co-applicant**

1. Copy of ID
2. 3 months salary slips (employed) or
3. 6 months salary slips or letter from accountant (self employed)
4. 3 months bank statements (employed) or
5. 6 months bank statements (self employed)
6. Copy of offer to purchase

### **Company or CC's**

1. Copy of ID of all members
2. 3 months salary slips (employed) of all members or
3. 6 months salary slips or letter from accountant (self employed)
4. 3 months bank statements (employed) of all members or
5. 6 months bank statements (self employed)
6. Financials and 6 month bank statements of company or CC
7. Registration documentation of shareholders and members
8. Resolution to trade on companies behalf
9. Copy of offer to purchase
10. Rental agreements and schedule of other properties if applicable

## **Trust**

1. Copy of ID of all members
2. 3 months salary slips (employed) of all members or
3. 6 months salary slips or letter from accountant (self employed)
4. 3 months bank statements (employed) of all members or
5. 6 months bank statements (self employed)
6. Financials and 6 month bank statements of trust
7. Copy of trust deed
8. Copy of letter of authority
9. Copy of offer to purchase
10. Rental agreements and schedule of other properties if applicable

### **How long will the application take?**

In most cases it should not take more than 2 to 4 days, provided you have all your documents readily available.