



# ROSEDON PLACE

Dear Rosedon Client

Arrie Laing, Director and Home Loan Consultant at Mortgage Explorer (detail hereby attached), will gladly assist you in obtaining your home loan finance at your preferred Financial Institution – FREE OF CHARGE...

Documents that he would require initiating your loan would be:

SALARY APPLICANTS:

- ❖ Latest 3 month's payslips (income to be verified against bank account)
- ❖ If in receipt of allowances or variable pay, then 6 months' latest payslips are required
- ❖ Latest 3 months' bank statements, stamped by the bank (no internet statements)
- ❖ Copies of Identity Documents
- ❖ If applicant is not a SA Citizen, a copy of residence and work permits
- ❖ Rental contracts in respect of rental income to be used in affordability assessment
- ❖ Statement of Assets & Liabilities and a detailed Income and Expenditure statement, signed by the applicant (the loan consultant will furnish you with a standardised form to be completed).

SELF-EMPLOYED APPLICANTS:

- ❖ Comparative financials covering a trading period of 2 years
- ❖ Letter from auditor confirming personal income
- ❖ If financials are older than 6 months, then signed updated Management Accounts are required for the last 6 months
- ❖ Cash Flow forecast for ensuing twelve months
- ❖ Personal statement of Assets & Liabilities
- ❖ Personal and Business banking statements (ABSA requires 12 months' statements and other banks 6 month)
- ❖ Company/CC/Trust – statutory documents
- ❖ Identity Documents of Directors/Members/Trustees

Have a super day *Susan van Wyk*

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Sellesa: Sales Team