

[Welcome to bondapply.com](http://www.bondapply.com)

www.bondapply.com is a mortgage origination company that will assist you in applying for property finance at ABSA, FNB, Nedbank, Standard Bank and Sanlam. We also do switches as well as commercial and industrial bonds.

EXPENSES	Main Applicant	Spouse	3 rd Applicant (if applicable)
Bond Repayments / rental			
Other loan installments			
Credit card minimum payment			
Water and lights			
Rates and taxes			
Insurance – Short time			
Insurance – Life			
Petrol / vehicle maintenance			
Clothing			
Telephone			
TV / rental / MNET			
Vehicle Installment			
Second Vehicle			
Pension			
Medical Aid			
PAYE Contribution			
UIF			
Food / Groceries / Liquor / cigarettes			
Repair and maintenance – household			
Domestic Wages			
Medical Costs			
Education			
Entertainment / sport / subscriptions			
Alimony / maintenance			
Monthly Asset finance			
Cell phone			
Levies			
Investments (Unit/Trust & Endowments)			
Other 1:			
Other 2:			
Total Expenses:			

ASSETS					
Fixed Property	Erf No:	District Suburb	Date Purchase	Amount	Present Value
Vehicle	Model	Year	Date Purchase	Amount	Present Value
Furniture/Fitting	Details				Present Value
Life Assurance Policies	Company	Number	Dated Issued	Amount	Surrender Value
Investments	Company				Value
LIABILITIES					
Mortgage Bonds	Erf No:	Name of Bond Holder		Bond Acct No.	Amount
HP/Installment Agreement	Type of Loan	Date Repayable	Installment Amount		Amount Owing
Owing to Financial Institution	Type of Loan	Date Repayable	Installment Amount		Amount Owing
Notes and Motivation:					

DOCUMENTS REQUIRED – PLEASE FAX TO 0866 270 135

Salary Earner

Proof of income/salary slip - Not older than 3 months
3 Months Latest personal bank statements - No internet statements
ID
Offer to purchase
Income and Expenses
Assets and Liabilities

Commission earner

3 Months pay slips or commission schedules
3 Months latest personal bank statements - not internet statements
Offer to purchase
ID
Income and Expenses
Assets and Liabilities

Self employed

Proof of income from bookkeeper or IT34 BT
Latest 3 month's personal and business bank statements
ID
Offer to purchase
Income and Expenses
Assets and Liabilities
Financial statements for Business or Management Statements

Trusts

Latest audited financial statements or Management accounts
Trust Deed
Latest 3 months business bank statements
ID of all trustees
Latest Proof of income from bookkeeper for members or IT 34 B
Personal bank statements for all trustees
Income and Expenditure for all trustees
Personal Assets and liabilities for all trustees
Offer to purchase

Close Corporation

Latest audited financial statements or Management accounts
CC documents
Latest 3 months business bank statements
ID of all members
Proof of income from bookkeeper for all directors or IT 34 B
Personal bank statements for all directors
Income and Expenditure for all members
Personal Assets and liabilities for members
Offer to purchase



Company

Latest audited financial statements or Management accounts
Company documents
Latest 3 months business bank statements
ID of all directors
Proof of income from bookkeeper for all directors or IT 34 B
Personal bank statements for all directors
Income and Expenditure for all directors
Personal Assets and liabilities for all directors
Offer to purchase

Additional Documentation:

Endorsement 45 (COP)

*If divorced – decree of divorce

*If deceased – death certificate

Endorsement 57 (ANC)

*If divorced – decree of divorce

*If deceased – death certificate

Alimony/Maintenance

*Latest 3 months bank statements reflecting monthly

Alimony/maintenance payments and copy of court order

Rehabilitation

*Proof of insolvency rehabilitation (Rehabilitation Order)

Takeover (Switch)

*6 months latest home loan statements

New Homeloan

*Offer to purchase

*Proof of special rate

New Loan: Building/Development Property Loan

*Proof of Purchase/Offer to Purchase

*Copy of Municipality Approved/Provisional Building Plan

Copy of Building Contract – this contract includes:

*Signed Contract

*Signed Quotations

*Breakdown of Costs Including Land Price

Signed schedule of finishes

Proof of rate

Copy of NHBRC Enrolment and Registration Certificate

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V van Dalen (CEA: Ndip: PR) – Managing Member

enter your future

Further Building Loan

*Copy of Municipality Approved Plan
Copy of Building Contract
Copy of Schedule of Finishes
Copy of NHBRC Registration Certificate

LinkedIn Recommendations

Peet Mocke has endorsed your work as **Home Loans Consultant** at **Absa Bank**.

"I've worked with Vania for more than 2 years now. She's done quite a few deals for me and was always prepared to go the extra mile for me and other clients. She does very professional work and gets things done quickly and right the first time. I love to do business with her as she makes everything as painless as possible"

Service Category: Mortgage Manager
Year first hired: 2005 (hired more than once)
Top Qualities: Great Results, Expert, High Integrity

Jonathan Baker has endorsed your work as **Owner** at **bondapply.com**.

"Vania never ceases to amaze me every time I deal with her. She does her work passionately and sincerely and strives to meet all your needs as efficiently as only she can. I have dealt with others in the business, but nobody tops her. Well done Vania and keep up the excellent work! I know we will work together again in the near future!"

Service Category: Financial Advisor
Year first hired: 2007 (hired more than once)
Top Qualities: Great Results, High Integrity, Creative

Sidney Nasson has endorsed your work as **Owner** at **bondapply.com**.

"Vania has provided me with an outstanding service on numerous occasions. She is very professional and also adds a personal touch to work she undertakes. I live abroad and Vania was able to organise my bonds without me having to personally visit South Africa."

Service Category: Real Estate Agent
Year first hired: 2004 (hired more than once)
Top Qualities: Great Results, Expert, High Integrity

A large orange arrow pointing upwards and to the right, located in the bottom left corner of the page.

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