FIRST HOME FINANCE

NATIONAL HOUSING FINANCE CORPORATION LTD.

First Home Finance
APPLICATION FORM

Tick the applicable box APPROVED DECLINED

Insert the Individual Registration and PD Resolution Numbers, here-below, if the First Home Finance Application is Approved:

Individual Registration No.

Individual PD Resolution No.

If the application is declined, state the reason(s) for the decline: *(for Office use only)*

1.
2.
3.
4.

In case of incomplete information, contact: *(to be completed by applicant)*

Full names:			
Address:			
		Postal code:	
Tel-Home:	[code:]	Work:	[code:]
Cell-phone:	[code:]	Fax:	[code:]
Email address:			

In the Application Form "PD" means the "Provincial Department" responsible for Housing and Human Settlements issues; and the "NHFC" refers to the "National Housing Finance Corporation", which is acting as the Implementing Agent on behalf of the relevant Provincial Department for the administration of First Home Finance.

TABLE 1 *(for Office use only)*

All documents must be **CERTIFIED COPIES** and must be kept by the NHFC/PD (confirm receipt thereof by inserting a ✓ or × in the applicable box)	Applicant	Spouse	Official use only
1. R.S.A. bar coded identity document (where applicable)			
2. Bar coded permanent residence permit (where applicable)			
3. Birth certificate bearing the 13-digit ID Number / RSA ID of all financial dependents listed			
4. Marriage Certificate, Civil Union Certificate or Co-habiting Affidavit (where applicable)*			
5. Divorce settlement documents, including proof of custody of children (where applicable)			
6. Spouse's death certificate (where applicable)			
7. Proof of monthly income			
8. Home Loan Approval in Principle / Grant Letter as issued by Lender / Bank (where applicable)			
9. Agreement of sale (where applicable)			
10. Building contract and Approved building plan (where applicable)			
11. Court orders or orders issued by the Commissioner of Child Welfare as proof of guardianship for foster children (where applicable)			
12. Proof of current residence (e.g. water/lights/ retail account statements, etc.)			

** Affidavits required in respect of informal marriages solemnised in terms of SA Civil Law and accompanied by sworn statements to prove the authenticity of the relationship of the applicants*

TABLE 2(i) *(for Office use only)*

Process Record		Date	Signature: Official	Signature: Supervisor
1. Application received		DD / MM / YYYY		
2. Electronic procedural check		DD / MM / YYYY		
3. Application returned for correction from PD		DD / MM / YYYY		
4. Application returned corrected		DD / MM / YYYY		
5. Data captured		DD / MM / YYYY		
6. Data verified		DD / MM / YYYY		
7. Searches completed:	a) Home Affairs	DD / MM / YYYY		
	b) Deeds Office	DD / MM / YYYY		
	c) National Housing Database Programme	DD / MM / YYYY		
	d) PERSAL, where applicable	DD / MM / YYYY		
	e) UIF	DD / MM / YYYY		
	f) GEPF, where applicable	DD / MM / YYYY		
8. Date subsidy approved by PD		DD / MM / YYYY		
9. Date Applicant notified of PD's decision		DD / MM / YYYY		

TABLE 2(ii): FUNDING DETAILS IN RESPECT OF PURCHASE OF PROPERTY *(for Office use only)*

TOTAL PROPERTY PRICE	R
a. Subsidy	R
b. Amount of Home Loan	R
c. Own cash contribution (if any)	R
Total:	R
d. Subsidy amount qualified for	R
e. Total home loan qualified for	R
Total subsidy amount qualified for:	R

SECTION A: PERSONAL DETAILS: *(To be completed by all Applicants)*

Write the time-period next to the selected 'Marital Status'. *("Spouse" is defined as a husband, wife or long term partner co-habiting with the Applicant for a period of at least 6 months in succession at the time of application.)*

Marital Status:	Period	Marital status	Period
Married		Habitually co-habiting with long term partner	
Divorced with dependants		Divorced without dependants	
Single with dependants		Single without dependants	
Widow/Widower with dependants		Widow/Widower without dependants	

DETAILS of the APPLICANT(S)		SPOUSE (or deceased partner)
Surname:		
Maiden/Former Surname:		
Full Names (first 3 only):		
Gender:	Female / Male	Female / Male
Race group: *(for statistical purposes)* *(If "other", please specify)*	African / White Coloured / Indian Other	African / White Coloured / Indian Other
RSA ID Number:		

Residential address:

Postal code:

SECTION B: DETAILS OF ALL DEPENDANTS: *(to be completed by Applicant)*

Surname	Initials	ID / 13-digit birth certificate No.	Age	Relationship to Applicant	Gender
					F M
					F M
					F M
					F M

SECTION C: MONTHLY INCOME DETAILS: *(to be completed by Applicant)*

		Applicant	Spouse
Indicate if you are: *[(*) if "Yes, insert details, e.g. Name of employer if employed, type of social grant, etc.]*	Fulltime employed *		
	Self employed *		
	Social welfare *		
Basic monthly income:		R	R
Housing allowance payable (Loan Interest Subsidy):		R	R
Social Welfare Grant:		R	R
TOTAL:		R	R
JOINT TOTAL (Applicant and Spouse)		R	
Amount of home loan applied for		R	

SECTION D: DETAILS OF CITIZENSHIP *(to be completed by Applicant)*

Are you a South African citizen	YES	NO

If you are not a South African citizen supply the following information:

Country of which you are a citizen	
South African permanent residence permit number	
Date permit was issued	

SECTION E: DETAILS OF PROPERTY TO BE PURCHASED WITH SUBSIDY *(to be completed by Applicant)*

Name of seller:			
District:		Municipality:	
Township:		Erf (Stand) / Lot Number:	
Township extension:		Unit Number:	
Description of Dwelling: Sectional Title: *(Name of building and street address)*			
House: *(Street Address)*			
Type of Tenure:	Ownership:		Living with family:
	Rental:		Other, specify:

SECTION F: DETAILS OF CONVEYANCER [where applicable] *(to be completed by Applicant)*

Name:			
Postal address:			
		Postal code:	
Conveyance fee:	R		
Lender Approval Code:			
Telephone no.:		Fax no.:	
Email address:			

SECTION G: DETAILS OF LENDER [where applicable] *(to be completed by Applicant)*

Name:			
Postal address:			
		Postal code:	
Lender Approval Code:			
Telephone no.:		Fax no.:	
Email address:			

SECTION H: DETAILS OF CONTRACTOR/BUILDER (to be completed by Contractor/Builder)

Name:			
Postal address:			
		Postal code:	
NHBRC Registration number:			
Telephone no.:		Fax no.:	
Email address:			

AFFIDAVIT BY APPLICANT & SPOUSE/PARTNER*

First Home Finance Conditions:

I/We,

Full name and Surname:

Full name and Surname:

The undersigned applicant, do hereby solemnly / under oath** declare:

1. That all the information contained in this First Home finance Application form is true and correct and that all material facts have been disclosed therein.
2. That neither I nor my 'Spouse' (as defined in Section A of this form)
   a. currently owns or has ever previously owned any residential property in full ownership, leasehold or deed of grant; has ever purchased a State-subsidised residential property of which transfer has not yet been taken;
   b. has previously received financial assistance from the Government of the Republic of South Africa or Independent development Trust or the former Self Governing Territories or TBVC States or any other State financed subsidies in order to acquire a residential property; and have estates that, at the date of this application, have been sequestrated or made insolvent.
   c. that the information supplied with regard to dependants, is correct.
3. That all details given in this application form with regard to me/us, income and employment status is true and correct.
4. I/We, further acknowledge:
   a. that should the property which we are to acquire not have been transferred to us within three months after the date on which the Provincial Department has made the subsidy amount available to us, the Provincial Department shall, at its discretion, be entitled to withdraw the subsidy.
   b. that we are aware that if any information supplied by us in this application is incorrect or fraudulent, the Provincial Department may take appropriate legal action against us and may also institute a criminal prosecution.
   c. that the First Home Finance subsidy is a once-off amount that must be used to reduce the principal Loan amount to render the Loan repayment instalments affordable or to make good any shortfall between the qualifying Loan amount and the purchase price of the Unit, provided that the purchase price of a Unit may not exceed the maximum amount, which shall be announced annually by the National Department of Human Settlements (NDHS).
   d. that I have read the First Home Finance Conditions of Subsidy and fully understand the conditions as set our therein.

APPLICANT:

Full names:

Surname:

I.D. Number:

SIGNATURE OF APPLICANT

SPOUSE/PARTNER:

Full names:

Surname:

I.D. Number:

SIGNATURE OF SPOUSE/PARTNER

NOTES:

* A "Spouse/Partner" is defined as a Husband, Wife or Long Term Partner co-habiting with the Applicant for a period of at least 6 months in succession at the time of application.

** First Home Finance Conditions have been explained and signed in the presence of a Certified Commissioner of Oaths.

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COMMISSIONER OF OATHS

I CERTIFY that the Deponent/s has/have acknowledged that he/she/they* know and understand the contents of their affidavits, which was/were signed and sworn to/affirmed** before me at ______ on this ______ day of ______ of the year 20 ___.

COMMISSIONER OF OATHS DETAILS

Full names:

Surname:

Identity Number:

Capacity:

Postal Address:

Area:

SIGNATURE OF COMMISSIONER OF OATHS

OFFICIAL COMMISSIONER OF OATH'S DATE STAMP

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