APPLICATION FORM - Main & Co-Applicant



MortgageMax, a division of BetterLife Origination Services Proprietary Limited ("MortgageMax") and its MortgageMax Licensee¹ together with other members of the BetterHome Group (comprising BetterHome Group Limited and entities in which it has a direct or indirect financial interest) (collectively "we" or "us"), offers a range of services relating to your home journey to make your home dreams come true, seamlessly and efficiently. MortgageMax accordingly offers the following services: (i) bond pre-qualification applications; (ii) credit checks; (iii) home loan applications to various credit providers² including your nominated banks; (iv) insurance brokering services in relation to life (such as, but not limited to, life insurance) and estate planning and wills, (v) insurance brokering services in relation to non-life cover (such as, but not limited to, building and home contents insurance); (vi) personal loan services regarding assistance for transfer and bond costs; and (vii) other services that relate to the purchase of your home and/or fulfilling bond grant conditions (collectively "Services").

By signing this form in the space provided below, you appoint MortgageMax and the BetterHome Group to render the selected Services to you and appoint MortgageMax as your sole agent and on your behalf to submit an application to various financial institutions (including credit providers, banks, insurers and registered financial services providers) for home loans and/or insurance cover and/or other products relating to the Services. You agree to MortgageMax's Terms and Conditions available at https://www.mortgagemax.co.za.

PERSONAL DETA	AILS						
Applicant 1		Applicant 2					
Title	Mr Mrs Ms Miss Dr	Title	Mr Mrs Ms Miss Dr				
	Prof Rev Adv		Prof Rev Adv				
First Names		First Names					
Surname		Surname					
ID/Passport No.		ID/Passport No.					
E-Mail Address		E-Mail Address					
ID Type	SA ID Book / Card Passport Refugee ID	ID Type	SA ID Book / Card Passport Refugee ID				
Date of Birth		Date of Birth					
Gender		Gender					
Passport Expiry Do	ate (If applicable)	Passport Expiry D	oate (If applicable)				
Country Passport	Issued (If applicable)	Country Passport	t Issued (If applicable)				
Permanent Reside	ence Country	Permanent Resid	ence Country				
Marrial Status Single Married ANC (with Accrual) Married ANC (without Accrual)	Marital Status	Single Married ANC (with Accrual) Married ANC (without Accrual)					
	Married COP Divorced		Married COP Divorced				
	Widowed Other		Widowed Other				
City of Birth		City of Birth					
Number of Depen	idants	Number of Deper	ndants				
Country of Marria	ige	Country of Marric	age				
Ethnic Group	African Asian Coloured White	Ethnic Group	African Asian Coloured White				
Highest Education	(Matric, Diploma, Degree etc.)	Highest Educatio	n (Matric, Diploma, Degree etc.)				
Type of Residence	e SA Citizen Permanent Resident Temporary Resident Foreigner	Type of Residence	e SA Citizen Permanent Resident Temporary Resident Foreigner				
Nationality		Nationality					
Country of Birth		Country of Birth					
Home Language		Home Language					
Are you a First Tim	ne Home Buyer? Yes No	Are you a First Time Home Buyer? Yes No					
Have you smoked	any form of tobacco in the last year?	Have you smoked any form of tobacco in the last year?					
Yes No		Yes No					
SARS Tax Number		SARS Tax Number					
Reason if no SARS	STax No?	Reason if no SARS Tax No?					
No Tax numbe	r issued No tax number present	No Tax number issued No tax number present					
Do you have a tax	x obligation outside of South Africa?	Do you have a tax obligation outside of South Africa?					
Yes No		Yes No					
If Yes, Foreign tax	number	If Yes, Foreign tax	number				
Country Tax no. is:	sued	Country Tax no. is	ssued				

The MortgageMax Licensee means the person or business that you have engaged to render the selected Services to you and which has concluded a licensing agreement with MortgageMax in terms of which the MortgageMax Licensee undertakes to utilise services, systems and/or the platform provided by or on behalf of MortgageMax to render the Services to you.

²MortgageMax currently submits applications to ABSA, First National Bank, Nedbank, Standard Bank, Investec, Ithala, HiP (Housing Investment Partners), Sentinel, Auto Assist, Genfin and RMB Private Bank, however this list is not exhaustive and new credit providers may be added to this list from time to time.



APPLICATION FORM - Main & Co-Applicant ... page 2 of 9 **Mortgage** Max **PERMIT DETAILS** Applicant 1 **Applicant 2** Type of Permit Type of Permit Work Study Work Spouse Study Spouse Permanent Residence Permanent Residence Permit No Permit No _ Permit Issue Date ___ Permit Issue Date ____ Permit Expiry Date _____ Permit Expiry Date ___ Date Work Contract Issued _ Date Work Contract Issued _ Date Work Contract Expires _ Date Work Contract Expires __ **PUBLIC OFFICIAL DETAILS** Are you a Public Official in a position of authority? Are you a Public Official in a position of authority? Yes Yes Are you related to or associated with a Public Official in a Are you related to or associated with a Public Official in a position of authority? position of authority? Yes No Yes No If Yes, what is the nature of your relationship or association? If Yes, what is the nature of your relationship or association? Son/Daughter Son/Daughter Parent Sibling Parent Sibling Business Partner Business Partner Close Associate Close Associate Spouse or Partner Spouse or Partner Name and Surname of the Public Official in a position of Name and Surname of the Public Official in a position of authority you are related to or associated with authority you are related to or associated with Name ___ _____ Surname __ Name _____ Surname _

CONTACT DETAILS						
Work Phone No	Work Phone No					
Cellphone No.	Cellphone No.					
Physical Address	Physical Address					
Suburb	Suburb					
Town/City	Town/City					
Postal Code	Postal Code					
Province	Province					
Country	Country					
Postal Address (if different)	Postal Address (if different)					
Suburb	Suburb					
Town/City	Town/City					
Postal Code	Postal Code					
Province	Province					
Country	Country					
Current Residential Status Owner Tenant	Current Residential Status Owner Tenant					
Boarder Living with Parents Other	Boarder Living with Parents Other					
Occupation Date at Current Address	Occupation Date at Current Address					
Preferred Method of Communication SMS E-Mail	Preferred Method of Communication SMS E-Mail					

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EMPLOYMENT DETAILS

Applicant 1	Applicant 2				
Employment Status	Employment Status Full Time Employee Part Time Employee				
Full Time Employee Part Time Employee					
Self-Employed Professional Temp. Employed	Self-Employed Professional Temp. Employed				
Self-Employed Non-Professional Contract Worker	Self-Employed Non-Professional Contract Worker				
Retired/Pensioner Home Executive Unemployed	Retired/Pensioner Home Executive Unemployed				
Occupation Level	Occupation Level				
Skilled Worker Management Semi-Skilled	Skilled Worker Management Semi-Skilled				
Senior Management Supervisor	Senior Management Supervisor				
Junior Position Unskilled Worker	Junior Position Unskilled Worker				
Employment Sector (E.g. Health, Legal, etc.)	Employment Sector (E.g. Health, Legal, etc.)				
Occupation	Occupation				
Source of Income	Source of Income				
Salary/Wages Commission Pension	Salary/Wages Commission Pension				
Maintenance Retirement Annuity	Maintenance Retirement Annuity				
Salary Frequency	Salary Frequency				
Monthly Weekly None	Monthly Weekly None				
Do you work in South Africa? Yes No	Do you work in South Africa? Yes No				
Employee No	Employee No				
Employment Period Years Months	Employment Period Years Months				
Is this your first job? Yes No	Is this your first job? Yes No				
PREVIOUS EMPLOYMENT (APPLICABLE IF EMPLOYED FOR LESS THAT	AN 3 YEARS AT CURRENT EMPLOYER AND IT IS NOT YOUR FIRST JOB)				
Draviaus Employer Nama	Provious Employer Name				
Previous Employer Name	Previous Employer Name				
Previous Occupation Years Months	Previous OccupationYears Months				
Employment Period reals Months	Employment renou rears Months				
CURRENT EMPLOYMENT					
Employer Name	Employer Name				
Employer Physical address	Employer Physical address				
Suburb	Suburb				
Town/City	Town/City				
Postal Code	Postal Code				
Province	Province				
Country	Country				
SOLVENCY DETAILS					
SOLVENOT DETAILS					
Have you been declared Insolvent? Yes No	Have you been declared Insolvent? Yes No				
If Yes, Date of Insolvency	If Yes, Date of Insolvency				
Have you been Rehabilitated? Yes No	Have you been Rehabilitated? Yes No				
If Yes, Date of Rehabilitation	If Yes, Date of Rehabilitation				
Have you ever had a dispute with the Credit Bureau?	Have you ever had a dispute with the Credit Bureau?				
Yes No	Yes No				
Have you ever had a Judgement? Yes No	Have you ever had a Judgement? Yes No				
Have you ever been under Administration order?	Have you ever been under Administration order?				
Yes No	Yes No				
Are you currently under Administration Order	Are you currently under Administration Order				
(Garnishing Order)? Yes No	(Garnishing Order)? Yes No				
Are you currently under Debt Review/in Debt Counselling?	-				
	Are you currently under Debt Review/in Debt Counselling?				
Yes No	Are you currently under Debt Review/in Debt Counselling? Yes No				
Yes NO Do you currently have a debt arrangement in place?					

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ACCOUNTS -	RETAIL A	ACCO	UNTS (STOR	E C	ARDS/A	CCOUNT	rs)						
Applicant 1							Applicant 2						
Store Name			standing ance		nthly talment		Store Name			standing ance		nthly alment	
BANK ACCOU	NT DETA	IL - T	RANSACTIO	NAL	.ACCOU	JNTS							
Bank			Branch No	ıme			Bank			Branch No	ame		
Account No							Account No						
Account Type Account Holder	•		Savings				Account Type Account Holde		•	Savings			
Primary Acc	Yes	No	Business A	cc	Yes	No	Primary Acc	Yes	No	Business A	СС	Yes	No
Bank			Branch No	me			Bank			Branch No	ame _		
Account No							Account No						
Account Type Account Holder			Savings				Account Type Account Holde		•	-			
Primary Acc	Yes	No	Business A	cc	Yes	No	Primary Acc	Yes	No	Business A	cc	Yes	No
Bank			Branch No	ime			Bank			Branch No	ame _		
Account No							Account No						
Account Type Account Holder			Savings				Account Type Account Holde		•	Savings			
Primary Acc	Yes	No	Business A	CC	Yes	No	Primary Acc	Yes	No	Business A	CC	Yes	No
Bank			Branch No	ime			Bank			Branch No	ame _		
Account No							Account No						
Account Type Account Holder			Savings				Account Type Account Holde			Savings			
Primary Acc	Yes	No	Business A	cc	Yes	No	Primary Acc	Yes	No	Business A	CC	Yes	No
CREDIT ACCC	UNTS												
Bank			Branch No	me			Bank			Branch No	ame _		
Account Type							Account Type						
Credit Card Personal Lo	an.		Mortgage Lo Instalment S		Varoomo	nt	Credit Card Personal La			Mortgage Lo		aroomo	nt
Other	ai i		instaiment s	ule F	greeme	IIC	Other	un		mstament	oule A	greeme	TIC
Account Holder							Account Holde	r					
Account No							Account No						
Balance Owing							Balance Owing						
Instalment							Instalment						
Settle Yes	No						Settle Yes	Ν	lo				
Bank			Branch No	me			Bank			Branch No	ame _		
Account Type							Account Type						
Credit Card			Mortgage Lo	an			Credit Card	l		Mortgage Lo	an		
Personal Loc	an		Instalment S	ale A	Agreeme	nt	Personal Lo	an		Instalment S	Sale A	greeme	nt
Other							Other						
Account Holder							Account Holde	r					
Account No							Account No						
Balance Owing							Balance Owing	9					
Instalment							Instalment						
Settle Yes	No						Settle Yes	N	0				

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CREDIT ACCOUNTS ... continued

Applicant 1		Applicant 2	
Bank	Branch Name	Bank	Branch Name
Account Type		Account Type	
Credit Card	Mortgage Loan	Credit Card	Mortgage Loan
Personal Loan	Instalment Sale Agreement	Personal Loan	Instalment Sale Agreement
Other		Other	
Account Holder		Account Holder	
Account No		Account No.	
Balance Owing		Balance Owing	
Instalment		Instalment	
Settle Yes	No	Settle Yes No	
Bank	Branch Name	Bank	Branch Name
Account Type		Account Type	
Credit Card	Mortgage Loan	Credit Card	Mortgage Loan
Personal Loan	Instalment Sale Agreement	Personal Loan	Instalment Sale Agreement
Other		Other	
Account Holder		Account Holder	
Account No		Account No.	
Balance Owing		Balance Owing	
		Instalment	
Settle Yes	No	Settle Yes No	
Bank	Branch Name	Bank	Branch Name
Account Type		Account Type	
Credit Card	Mortgage Loan	Credit Card	Mortgage Loan
Personal Loan	Instalment Sale Agreement	Personal Loan	Instalment Sale Agreement
Other		Other	
Account Holder		Account Holder	
Account No		Account No.	
Balance Owing		Balance Owing	
Instalment		Instalment	
Settle Yes	No	Settle Yes No	
Bank	Branch Name	Bank	Branch Name
Account Type		Account Type	
Credit Card	Mortgage Loan	Credit Card	Mortgage Loan
Personal Loan	Instalment Sale Agreement	Personal Loan	Instalment Sale Agreement
Other		Other	
Account Holder		Account Holder	
Settle Yes	No	Settle Yes No	

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INCOME & EXPENSES - INCOME Applicant 1 Applicant 2 Basic Salary/Wage (Gross) Basic Salary/Wage (Gross) Cash Allowance ___ Cash Allowance _____ Average Commission ____ Average Commission ___ Interest Income ___ Interest Income ___ Rental Income ___ Rental Income ___ Housing Subsidy ___ Housing Subsidy _____ Average Overtime __ Average Overtime __ Car Allowance Car Allowance Travel Allowance ___ Travel Allowance ____ Maintenance ___ Maintenance ____ Future Rental Income ___ Future Rental Income ___ Self-Employed Income ___ Self-Employed Income __ Other (Specify) Other (Specify) Total Income __ Total Income SALARY DEDUCTIONS Income Tax (PAYE/SITE) Income Tax (PAYE/SITE) Pension ___ Pension ___ Medical Aid ___ Medical Aid ___ Other (Specify) __ Other (Specify) __ Total Deductions ___ Total Deductions __ **LIVING EXPENSES** Assurance (Life & Retirement Annuities) Assurance (Life & Retirement Annuities) Cellphone __ Cellphone __ Domestic Wages ___ Domestic Wages _____ Education _____ Education _____ Groceries _ Groceries _ Insurance & Funeral Policies __ Insurance & Funeral Policies __ DSTV, Netflix, Showmax etc. ____ DSTV, Netflix, Showmax etc. ___ Maintenance ___ Maintenance ___ Medical (If not a salary deduction) Medical (If not a salary deduction) ____ Petrol & Transport ___ Petrol & Transport ___ Rates & Taxes/Levies ___ Rates & Taxes/Levies ___ Rental (Exclude if this payment will fall away) Rental (Exclude if this payment will fall away) Security ___ Security ___ Telephone & ISP/WiFi _____ Telephone & ISP/WiFi _____ Water & Lights _____ Water & Lights _____ Other (Specify) ___ Other (Specify) ___ Total Expenses ____ Total Expenses _____ Signature ___ Signature ___ Date Date

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ASSETS & L	IABILITIES -	PROPERTIES						
Applicant 1				Applicant 2				
Mortgage Institution	Property Value	Property Description	Outstanding Balance	Mortgage Institution	Property Value	Property Description —	Outstanding Balance	
ASSETS & L	IABILITIES - '	VEHICLES						
Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance	Finance Institution	Vehicle Value	Vehicle Description	Outstanding Balance	
ASSETS & L	IABILITIES -	CREDIT CARDS						
Institution		Outstanding I	Outstanding Balance		Institution		Outstanding Balance	
ASSETS & L	IABILITIES -	LOANS (PERSONAL,	STUDENT ETC.)					
Institution		Outstanding E	Balance	Institution		Outstanding	Balance	
ASSETS & L	IABILITIES -	INVESTMENTS						
Institution		Current Value		Institution		Current Value	9	
ASSETS & L	IABILITIES -	OTHER ASSETS & LIA	BILITIES					
Institution		Current Value Balance	/ Outstanding	Institution		Current Value Balance	e / Outstanding	
Total Assets				Total Assets				
Total Liabilities			Total Liabilities					
Nett Asset				Nett Asset _				
Signature			Signature					
Data				Data				

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LOAN DETAILS		
Bond to be Registered ino		
	Debit Order Day	
Include Costs Yes No		
Initiation Fee Payment Option Debit Loan	Account Direct Payment	
First Home Finance Required? Yes No		
Solar Finance Required? Yes No	Solar Finance Amount Required ³	
Registration Amount		
Source of Funds Salary/Wages Com	nmission Pension Retirement Ann	nuity
LOAN AMOUNT REQUIRED	LOAN TERM	(MAXIMUM 30 YEARS)
ABSA		
FNB / RMB		
Nedbank		
SBSA		
Investec		
HiP / Old Mutual		
Ithala		
Sentinel		
SBSA Commercial		
Paragon		
BUILDING LOAN DETAILS		
Contractor Name		
Contractor Phone No.		rell No.
	and Price	
Expected Completion Date		Mibro Rog. No.
SELLER & VALUATION DETAILS		
Seller Name		
·	Registration No.	
Seller ID/Passport/Registration No		
Valuation Contact Name	Valuation Contact	No
PROPERTY DETAILS		
Purchase Date (Date Buyer signed OTP)	Purchase Price	
Property Type Dwelling Sections	al Title Duet Sectional Title Vacc	int Land Small Holding
Property Use Business Holiday	Home Owner Occupied Rented	out Vacant Land
Date of OTP Signed (Date Seller signed OTP)	Is this part	of a new development? Yes No
Date OTP Expires	f Yes, Development name	
Erf No.	Street No.	Street Name
Suburb 1	Fown/City	Province
Portion No F	Portion of Portion	Sub Portion
Remainder of Portion		
SECTIONAL TITLE DETAILS		
Complex Name	Unit (Door) No	Section No
Parking Bay No		
Managing Agent		

³Solar Finance Amount – FNB/RMB – Minimum of R50 000 and Maximum 15% of the purchase price. Nedbank – 10% of the purchase price to a maximum of R300 000

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DECLARATIONS I/WE DECLARE AND CONFIRM THAT -

- I/we are not unrehabilitated insolvents and I/we have not applied for nor am I/are we under debt rescue;
- I/we hold no other citizenships and residence for local and international tax purposes, other than those disclosed in this application form. I/we will inform the relevant financial institution in writing of any changes to this status within 30 days of the change of status;
- I/we warrant that all information (irrespective of the format) supplied by me/us is to the best of my/our knowledge and belief true and correct in all material respects. I/we are not aware of any other information which would, if it were to become known to the financial institution, affect the consideration of my/our application in any way;
- The Bond Consultant that has assisted me/us has explained the advantages of paying a deposit on the property I/we intend on purchasing and has also explained that there are costs involved in taking transfer of the property;
- The Services provided require personal information being shared on any adequate platform including but not limited to contacting me/us via a phone call, WhatsApp, Email, SMS or any other digital means;

The services provided by MortgageMax and the BetterHome Group are not intended to be financial, tax or legal advice and should not be construed as such. MortgageMax, the BetterHome Group and their respective service partners are not financial planners, financial brokers or tax advisors. My/our personal financial situation is unique and therefore before making any decisions utilising the information obtained from MortgageMax and the BetterHome Group, I/we shall obtain advice from an accountant or other financial advisor who is fully aware of my/our individual circumstances and never take up a home loan that will stretch my/our repayment capacity to its maximum.

CONSENTS

Applicant 1 (tick the appropriate box)

I do not consent

I consent

Signature

Date

In order to render the selected Services to you, we will process your personal information in accordance with the purpose for which it has been collected. For more information about how we protect personal information please see the privacy policy available at https://www.mortgagemax.co.za By signing this form, you consent to the MortgageMax Licensee, MortgageMax and the BetterHome Group processing your personal information in order to render the aforementioned services to you which includes, inter alia –

- Sharing your full name and other personal information, including but not limited to the Offer to Purchase, with us and our service providers for purposes of rendering the Services to you;
- Collecting your personal information (including your payslips, bank statements and identity verification information) from
 third parties including your financial institution, your employer(s), credit bureau, your bankers, your spouse, any co-applicant,
 educational institutions, any academic verification agencies and any governmental authority or other third party that processes
 information on behalf of any governmental authority;
- Obtaining your credit report from a credit bureau and to provide that report to a financial institution as part of the credit application, provide you with advice or assistance with managing your credit and/or challenging the accuracy of information stored by the bureau. You have been made aware that you are entitled to one free report per year from any registered credit bureau:
- Sharing your personal information with various third parties including, inter alia, members of the BetterHome Group, service providers to the BetterHome Group, including but not limited to credit bureaux, credit providers and financial institutions and their respective affiliates, and any other person who requires your personal information in order for us to render or in connection with us rendering the Services or offer related banking products to you after your approval of the financial institution's offer to finance your immovable property;
- Storing your personal information including storage on cloud facilities that may be located outside of South Africa. We will ensure that appropriate measures are put in place to protect your information in accordance with the standards that are no less onerous than those imposed by South African laws; and
- Sharing, retaining and further procession your personal information for research and statistical purposes.

I hereby consent to MortgageMax sharing my personal information with **BetterSure Financial Consultants (Pty) Ltd (FSP24015)** ("BetterSure"). This consent is granted for the purpose of receiving additional information pertaining to **Life Insurance** financial products, and services in relation to **Estate Planning and Wills** specifically tailored to my bond application requirements and associated needs. I acknowledge that I have the right to opt-out of such future communications.

Applicant 2 (tick the appropriate box)

I consent

additional informa	tion pertaining to Building and Home	Contents Insurance financial prod	onsent is granted for the purpose of receivir ducts and services, specifically tailored to not to opt-out of such future communication	ny
Applicant 1 (tick the appropriate box)		Applicant 2 (tick the c	'	
I consent	I do not consent	I consent	I do not consent	
competitive persor	nal loan options from credit providers	s to access funding that may be re	is consent is granted for purposes of receivir equired in connection with purchasing a ne nt to opt-out of such future communication	W
Applicant 1 (tick the	appropriate box)	Applicant 2 (tick the d	appropriate box)	
I consent	I do not consent	I consent	I do not consent	
Applicant 1		Applicant 2		

Signature

Date

I do not consent