

# Statement of Financial Position

www.depositadvantage.co.za

Deposit Advantage Helpline 0860 110 313

**Note:** Please complete this form if you are applying for a Deposit Guarantee and/or an Auctioneer Commission Guarantee and have not obtained loan approval from your financial institution.

## Section 1 - Applicant name (If Company / Trust applicant, please include registration number)

Applicant 1 Name

Applicant 2 Name

## Assets and Liabilities

### Section 2 - Property

#### Property 1

Address  Province  Postcode

Market value  R Lender  Loan balance  R

#### Property 2

Address  Province  Postcode

Market value  R Lender  Loan balance  R

#### Property 3

Address  Province  Postcode

Market value  R Lender  Loan balance  R

### Section 3 - Personal investments - cheque, savings, term deposits, other accounts and shares

Type  Current balance  R

Type  Current balance  R

Type  Current balance  R

### Section 4 - Personal loans, hire purchases, leases etc.

Type  Limit  R Lender  Current balance  R

Type  Limit  R Lender  Current balance  R

Type  Limit  R Lender  Current balance  R

### Section 5 - Credit cards, store cards, unsecured overdrafts etc.

Type  Limit  R Lender  Current balance  R

Type  Limit  R Lender  Current balance  R

Type  Limit  R Lender  Current balance  R

### Section 6 - Monthly income

	Applicant 1	Applicant 2
Basic salary	<input type="text"/> R	<input type="text"/> R
Car allowance	<input type="text"/> R	<input type="text"/> R
Average monthly commission	<input type="text"/> R	<input type="text"/> R
Rental income (Please attach a copy of lease agreement)	<input type="text"/> R	<input type="text"/> R
Maintenance income	<input type="text"/> R	<input type="text"/> R
Investments income	<input type="text"/> R	<input type="text"/> R
Overtime	<input type="text"/> R	<input type="text"/> R
<b>GROSS INCOME</b>	<input type="text"/> R	<input type="text"/> R
Less pension/provident	<input type="text"/> R	<input type="text"/> R
Less medical aid	<input type="text"/> R	<input type="text"/> R
Less tax	<input type="text"/> R	<input type="text"/> R
Less UIF	<input type="text"/> R	<input type="text"/> R
Other deductions – specify	<input type="text"/> R	<input type="text"/> R
<b>NETT INCOME</b>	<input type="text"/> R	<input type="text"/> R

Please fax or mail completed application to: Fax: 0860 110 308 Mail: PostNet Suite #202, Private Bag, X1005, Claremont, 7735

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## Section 7 - Monthly expenditure

	Applicant 1	Applicant 2
Total home loan repayments	R	R
Personal loans	R	R
Total credit card repayments	R	R
Total store cards	R	R
Rental payments	R	R
Hire purchase/lease instalments	R	R
Groceries and clothing	R	R
Education	R	R
Insurance	R	R
Telephone/cellphone/M-Net/DSTV/Internet	R	R
Petrol/travel costs	R	R
Entertainment	R	R
Security	R	R
Other – specify	R	R
Other – specify	R	R
Other – specify	R	R
<b>TOTAL EXPENSES</b>	<b>R</b>	<b>R</b>

## Declaration and signature

I/We confirm that the information provided in this statement of Financial Position is accurate and a true reflection of my/our financial position and that no additional information which may affect the decision of Lombard Insurance Company Limited in issuing a Deposit Guarantee and/or an Auctioneer Commission Guarantee on my/our behalf has been withheld.

APPLICANT 1 / Director / Member's signature

APPLICANT 2 / Director / Member's signature

Full name

Full name

Signature  Date

Signature  Date

## Supporting documents

### Applicant and/or co-applicant

#### Without loan approval

- Proof of identification - bar-coded ID
- 2 most recent payslips (For commission based income, provide latest 6 months commission statements)
- Latest 3 months personal bank statements reflecting account name and number
- Signed sale agreement (In respect of property purchased and/or sold, if any)
- Statement of Financial Position
- Copies of statements indicating where the funds will come from to complete the purchase
- Most recent mortgage statements, if any

### Sole proprietor, close corporation, company or trust applicants

#### Without loan approval

- Proof of identification - bar-coded ID (If self-employed)
- 2 last personal tax returns + 2 last years company tax returns including financial statements (If self-employed)
- 2 last years company tax returns including financial statements (If corporate)
- Copies of statements indicating where the funds will come from to complete the purchase
- Latest 3 months bank statements reflecting account name and number
- Signed sale agreement (In respect of property purchased and/or sold, if any)
- Statement of Financial Position
- Most recent mortgage statements, if any

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