



Leader in People Benefits in Africa

HOUSING LOAN DECLARATION

PROOF OF OWNERSHIP, RIGHT TO OCCUPY

I _____ ID number _____ hereby declare that:

In the event that my housing loan is granted it will be in accordance with the provision of Section 19(5) of the Pension Funds Act of 1956 which states that:

(5) a registered fund may, if its rules so permit and subject to the regulations, grant a loan to a member by way of investment of its funds or furnish a guarantee in favour of a person other than the fund in respect of a loan granted or to be by such other person to a member to enable the member to-

- Buy land on which to build a house or dwelling
- Purchase a house or dwelling
- Build a house or dwelling
- Alter, renovate or improve an existing house or dwelling

Where funds are to be utilized for additions or alterations to or to maintain or repair an existing **house or dwelling** the property must be owned by either the member or his or her spouse or it must be occupied by a dependent of the member

or

The right to ownership should be obtained through a right of occupation by either the member or his or her spouse and must be occupied by the member or a dependent of the member

or

The right of occupation of the immovable property or residence should be secured by virtue of the operation of any custom or law, other than an agreement of lease or similar temporary measure, entitling such member, or his or her dependents, to the right of occupation of such immovable property or residence or any specified portion thereof.

By signing this letter, I declare that ownership of existing property is in accordance with one or the other of the abovementioned provisions.

SIGNED AT _____ DATE _____

MEMBER SIGNATURE

SPOUSE SIGNATURE
(IF MARRIED IN COP)