



# STRUCTURED FINANCE

Structured Finance by Louis Group Capital has been created to provide a flexible mechanism for addressing the unique property needs of clients. It is an alternative to conventional bank mortgage finance in that it offers the investor additional choice when making property acquisitions.

Entrepreneurial ideas such as variable loan periods, escalating payments, interest rates independent of the REPO rate, increased loan amounts of up to 85% of the market value of a property and cashflow benefits all empower the investor to allocate their capital resources appropriately and allows them to take advantage of investment opportunities that could otherwise be lost due to a lack of conventional funding.

Currently, Louis Group Capital, through its Structured Finance, has successfully concluded loan contracts in excess of R100 million.

## **Pre-Approval Documentation**

The following pre-approval documentation must accompany an application; and if the applicant is a Company, Close Corporation or Trust then all personal particulars of Directors, Members or Trustees must be provided:

- Legal Entity or Individual details;
- ID / Company Registration Documentation;
- Banking details;
- Most recent Annual Financial Statements; and
- Property details - including description, location and list of tenants.

*\*Louis Group Capital may request additional information if required by the Credit Committee.*

## **Loan Documentation**

All successful applicants will be required to sign the following documents:

- Louis Group Capital's Standard Loan Agreement;
- All documents required by a Third Party / Intermediary;
- Surety documentation and
- Debit order documentation.

*\*All approvals are conditional upon the applicants signing the above mentioned documentation. Additional, loan specific documentation could be required and failure to sign the necessary documentation may invalidate previous approval granted.*

**For more information on Structured Finance by Louis Group Capital contact Peter Rowell on Tel: +27 21 422 3030 or Mobile 082 444 1128**

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**LOUIS GROUP**  
capital 

## FINANCE APPLICATION: REQUIRED DOCUMENTS

With reference to our conversation regarding your proposal, herewith a list of information and documentation required:

### 1 Borrowing entity: (Client information form)

- Name of entity
- Contact details
- Registration number of the entity
- VAT registration number of the entity
- Banking details i.e. Bank, branch and account number
- Financials: Latest signed and audited financials of the Borrowing Entity. If older than 6 months, we also require management accounts of Borrowing Entity.
- Shareholding structure / Family Tree / Organigram of the group up to individual names
- Certified documentation i.e. Memo & Articles, Founding Statement, CK's / CM42's, Trust Deed and Master's Letter of Authority etc
- Short CV on the borrowing entity

### 2 Shareholders / Individuals / Sureties: (Client information form)

- Full names and certified ID documents
- Contact details
- Banking details i.e. Bank, branch and account number
- Signed personal statements of assets and liabilities of shareholders / individuals not older than 3 months. In instances where fixed property / loan accounts / investments are held in other entities we require full disclosure i.e. full property description / audited financials / income and expenses
- Income and Expenditure
- Financials: Latest signed and audited financials / updated Management Accounts if the Surety is a Company / CC / Partnership / Trust. If older than 6 months, we also require management accounts of Borrowing Entity.
- Certified documentation if the Surety is a Company / CC / Partnership / Trust. i.e. Memo & Articles, Founding Statement, CK's / CM42's, Trust Deed and Master's Letter of Authority, etc.
- Short CV on each shareholder

### 3 Deed of sale:

- Copy of the signed and valid Deed of Sale
- Any suspensive conditions
- Is the sale subject to VAT / Transfer Duty / Zero Rated

### 4 Property details:

- Location
- Physical Address
- Current zoning and is use within zoning / departures?

### 5 Equity contribution:

- Value, proof of source and timing of own contribution

### 6 Purpose of the loan:

- Purchase of investment property / owner occupied

### 7 Tenants:

- Name of tenant / company
- Nature of Business
- Details of rental income and expenses (tenant schedule)

### 8 Serviceability:

- If there is a cash flow shortfall from where will the shortfall be met?

### 9 FICA:

- Completion of the attached Financial Intelligence Centre Act declaration (FICA) (38 of 2001)

## CLIENT INFORMATION FORM

To be completed by Companies, Close Corporations, Trusts and Partnerships

### FACILITY DETAILS

Purchase price	<input type="text"/>	Value Added Tax	<input type="text"/>
Less Deposit	<input type="text"/>	Additional Loan Amount	<input type="text"/>
Loan Amount	<input type="text"/>	Term of repayment	<input type="text"/>

### AGENT DETAILS

Name of The Dealer / Agent	<input type="text"/>		
Contact Person	<input type="text"/>	Telephone No.	<input type="text"/>

### DETAILS OF ASSETS TO BE FINANCED

Fixed Asset Description	Erf No.	<input type="text"/>	Location	<input type="text"/>		
Physical Address	Street	<input type="text"/>	Suburb	<input type="text"/>	City	<input type="text"/>

### CONTACT DETAILS

Full Name of the entity	<input type="text"/>					
Date established / In Business	<input type="text"/>	Registration No.	<input type="text"/>			
Business Address	<input type="text"/>		VAT No.	<input type="text"/>		
	<input type="text"/>		Postal Address	<input type="text"/>		
Postal Code	<input type="text"/>			<input type="text"/>		
Years at this Address	<input type="text"/>		Postal Code	<input type="text"/>		
E Mail Address	<input type="text"/>		Telephone No.	<input type="text"/>		
			Facsimile No.	<input type="text"/>		

### DETAILS OF SHAREHOLDERS / MEMBERS / PARTNERS ETC

(The entities listed below to complete the client information form for sureties)

Name / Surname	<input type="text"/>	Registration / Identity number	<input type="text"/>
Full Names	<input type="text"/>	% Shareholding	<input type="text"/>

### ACCOUNTANTS DETAILS

Name of Accountant	<input type="text"/>	Telephone No.	<input type="text"/>
Contact Person	<input type="text"/>	Facsimile No.	<input type="text"/>

## BANKING DETAILS

Name of Bank	<input type="text"/>	Branch	<input type="text"/>
Account Number	<input type="text"/>	Type Of Account	<input type="text"/>
Overdraft Facility	<input type="text"/>	Current Level	<input type="text"/>

## TRADE CREDITORS REFERENCE DETAILS

Name of Company	<input type="text"/>	Account Number	<input type="text"/>		
Branch	<input type="text"/>	Telephone Number	<input type="text"/>	Average Balance	<input type="text"/>

## LIFE ASSURANCE DETAILS

(Assurance taken out on the life of the directors/shareholders/members in favour of the applicant/creditors/liabilities)

Assurance Company	<input type="text"/>	Available as Security ?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Policy holder	<input type="text"/>		
Policy No.	<input type="text"/>		
Insured Sum	<input type="text"/>		
If Ceded To Whom	<input type="text"/>		
Do you wish that Louis Group Capital arrange life assurance to cover the debt?		Yes <input type="checkbox"/> No <input type="checkbox"/>	

## SHORT TERM INSURANCE DETAILS (if applicable)

Name of Insurer / Broker	<input type="text"/>	Telephone No.	<input type="text"/>
Do you wish that Louis Group Capital arrange a quote or arrange the insurance?		Quote <input type="checkbox"/> Insurance <input type="checkbox"/> Neither <input type="checkbox"/>	

## LANDLORD DETAILS

Name of the Landlord	<input type="text"/>	Contact Person	<input type="text"/>
Postal Address	<input type="text"/>	Telephone No.	<input type="text"/>
<input type="text"/>		Facsimile No.	<input type="text"/>

## DECLARATION

I / We hereby declare that this statement is given to Louis Group Capital Ltd, as proof of the entities position; that it is a full, true and correct statement and that the assets do not include any undisclosed amount due by the entity. I / We further declare that no general or special notorial bond or any other charge is current over any assets detailed apart from the amounts stated. I / We further grant approval that any source regarding this application be fully investigated and I / We grant my/our consent to such a source to provide confidential information.

Full name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## CLIENT INFORMATION FORM

To be completed by Shareholders/Directors

### CONTACT DETAILS

Full Names	<input type="text"/>	Title	<input type="text"/>
Surname	<input type="text"/>		
Identity No.	<input type="text"/>	Postal Address	<input type="text"/>
Residential Address	<input type="text"/>		<input type="text"/>
	<input type="text"/>	Postal Code	<input type="text"/>
Period at Address	<input type="text"/>	Home Tel. No	<input type="text"/>
Telephone No. (Business)	<input type="text"/>	Facsimile No.	<input type="text"/>
Cellular No.	<input type="text"/>	E-mail Address	<input type="text"/>

### BANKING DETAILS

Name of Bank	<input type="text"/>	Branch	<input type="text"/>
Account No.	<input type="text"/>	Type of Account	<input type="text"/>
Overdraft Facility	<input type="text"/>	Current Level	<input type="text"/>

### SPOUSE DETAILS

Single / Married / Divorce	<input type="text"/>	Date Married	<input type="text"/>
Status of Marriage	COP <input type="checkbox"/> ANC <input type="checkbox"/> If married before 1 Nov 1984 has the marriage been brought under the new matrimonial property act		<input type="text"/> <input type="text"/>
Name of Spouse	<input type="text"/>	Identity No	<input type="text"/>

### MONTHLY INCOME AND EXPENDITURE

INCOME	EXPENDITURE
Your Salary	Mortgage Bonds
Spouses Salary	Instalment sale
Other Income (Specify)	Loans
	Household
	In & Assurance
	Other
Total net Income	Tax/pension etc

## STATEMENT OF ASSETS AND LIABILITIES

### FIXED PROPERTY

Stand No	Suburb	Date Purchased	Purchase Price	Bondholder	Market Value	Outstanding Liabilities	%

### VEHICLES

Year	Make	Model	Purchase Price	Method Financed	Market Value	Outstanding Liabilities	%

### CASH AND FIXED DEPOSITS

Institution where held	Type of Investments	Term of Investment	Expiry Date	Ceded to whom	Total gross Value	Value Ceded	%

### LISTED SHARES

Total Shares	Name of the Shares	Current Value / Share	If the Shares are ceded. To whom?	Current Market Value	Value Ceded	%

### SHARES IN UNLISTED COMPANIES AND LOAN ACCOUNTS

%	Name of Company	Ceded to whom	Current Market Value	Value Ceded	%

### OTHER LIABILITIES

	Liabilities
Overdraft	<input type="text"/>
Credit Cards	<input type="text"/>
Other ISA / Leases	<input type="text"/>
Other (Specify)	<input type="text"/>
Other (Specify)	<input type="text"/>
<b>TOTALS</b>	<input type="text"/>
<b>TOTAL NET ASSET VALUE</b>	<input type="text"/>

## FICA

In terms of current legislation the Bank is required to verify certain issues. Therefore the inclusion of documentation in the name of the surety/director listed below is necessary in order to process this application.

Bank Statements not older than 3 months  Recent lease or rental agreement  Municipal rates and taxes certificate not older than 3 months   
Copy of ID  Vat Registration Certificate

## DECLARATION

I hereby declare that this statement is given to Louis Group Capital Ltd, as proof of my position; that it is a full, true and correct statement and that the assets do not include any undisclosed amount due by me. I further declare that no general or special notarial bond or any other charge is current over any assets detailed apart from the amounts stated. I further grant approval that any source regarding this application be fully investigated and I grant my consent to such a source to provide confidential information.

Full name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_