

OFFER ISSUED IN RESPECT OF A MORTGAGE LOAN

CONFIDENTIAL

Please Note:

This is not an official quotation under the provisions of the National Credit Act 2005 ('NCA') and is merely an indication of what we are able to offer you in respect of a Mortgage Loan. If you wish to proceed with this offer, we will issue a Mortgage Loan Quotation and Agreement regulated by the NCA, for your acceptance.

Mortgage Loan Account Number: Date:

Credit Provider:

Credit Provider's Address:

Contact Telephone (of Credit Provider): Quotation Number:

Name of Client:

Client's Address (Physical Street Address):

Contact Number of Client: ID No./CIPC Reg No./Trust Reg No.:

Property (asset given as security for Mortgage Loan):

Principal Debt (being the total of the following amounts):

Initiation Fee (charged to your Account on the day your Bond is registered and may be paid upfront directly thereafter):

Life Insurance yearly premium (life insurance to cover the outstanding balance on your Account in the event of your death; an amount will be added to your monthly repayment):

Property Insurance, Yearly Premium [an amount will be added to your repayment to repay the yearly premium over 12 (twelve) months]:

Note: You may choose your own insurance provided that the Insurer an insurance policy are accepted by us.

Yearly variable interest rate- Mortgage Lending Rate:

GAUTENG (Head Office)	NORTH WEST	NORTHERN CAPE	EASTERN CAPE	KWAZULU-NATAL	MPUMALANGA
T_ +27 12 881 0210 F_ +27 86 476 7573 Building C, Cambridge Office Park, 5 Bauhinia Street, Highveld, Techno Park, Centurion 0169 PO Box 68329, Highveld 0169	T_+27 18 468 4876 52 Ian Street, Wilkoppies, Klerksdorp, 2571 PO Box 6468, Flamwood 2572	T_ +27 53 831 3249 Sub Office, Agri Office Park Building 2, Unit 1 South Kimberley 8301 - T_ +27 12 881 0210 ORI Building , 49 Schroder Street, Upington 8800	T_ +27 43 050 0826 Leadwood House, Cedar Square, Bonza Bay Road, Beacon Bay 5205	T_ +27 31 944 1635 Office 15, Ground Floor A Block, BCX Durban 1, 1 Frosterley Crescent, La Lucia Ridge, Umhlanga 4091	T_ +27 13 590 0952 Suite 202, 2nd Floor North Tower Boulevard and Dihlabakela Riverside, Nelspruit 1226 - Office Unit 6D, Section 12 Bureau de Paul, Route N4 Business Park, Ben Fleur X11 eMalahleni

Total Interest over the term of the Mortgage Loan (at quoted Interest rate and assuming interest rate stays the same):

Total Interest & Fees over term of Mortgage Loan (at quoted Interest rate and assuming interest rate stays the same):

Repayments: Estimated amount of each Repayment:

Number of Repayments: Frequency of Repayments:

Repayment Day:

If the day upon which we pay out your Mortgage Loan Amount is less than 20 (twenty) Business Days before your Repayment day, then your first Repayment shall be due on the next Repayment day that you have chosen.

If your Mortgage Loan is a building loan and your Repayment day is less than 20 (twenty) Business Days from the day upon which we pay out the final amount of your Mortgage Loan or 9 (nine) months after the day the Bond is registered, whichever is earlier, then your first Repayment shall be due on the next Repayment day that you have chosen.

The granting of this Mortgage Loan is subject to the following conditions:

1 Standard Conditions specific to this Mortgage Loan:

- 1.1 The registration of a Notarial Bond in the amount of R 2 350 000.00 over the property.
- 1.2 The property to be mortgaged is to be insured for not less that the full asset value (replacement value) of the property as it may change from time to time. The current estimated full asset value is R 2 350 000.00.

2 Special Conditions specific to this Mortgage Loan:

- 2.1 Loan repayments must be made by debit order unless another payment arrangement acceptable to us has been made.
- 2.2 Barzani capital will not pay attorney bond registration fees.
- 2.3 The customer is responsible for payment of all administration, postage, petties, and deeds office registration costs directly to the bond registration attorney.

Name of Introducer/Mortgage Originator

Witness

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