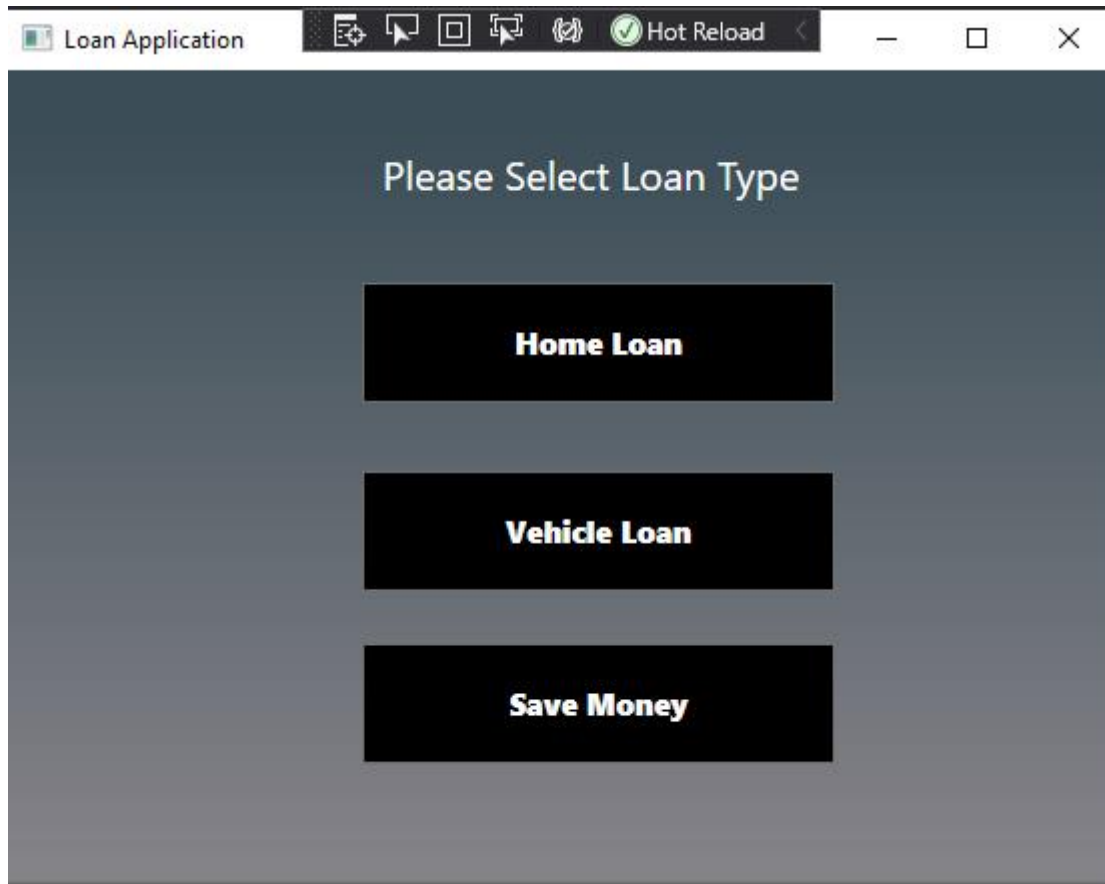


Loan Application User Manual

1. Click on the button to access the type of loan you'd like to run. You can only select one at a time.



2. If you have Selected the Home Loan Option you will be sent to this screen/window. In order to continue from this screen to other calculation etc., you'll need to fill in every field on the window. After filling the inputs, you can select between renting or purchasing property. Please be note that your expenses and tax should never exceed the Gross Monthly Income.

Welcome To The Home Loan Application

Gross Monthly Income

Monthly Tax

Expenses

Groceries

Water And Lights

Travel Costs(include petrol)

CellPhone And Telephone

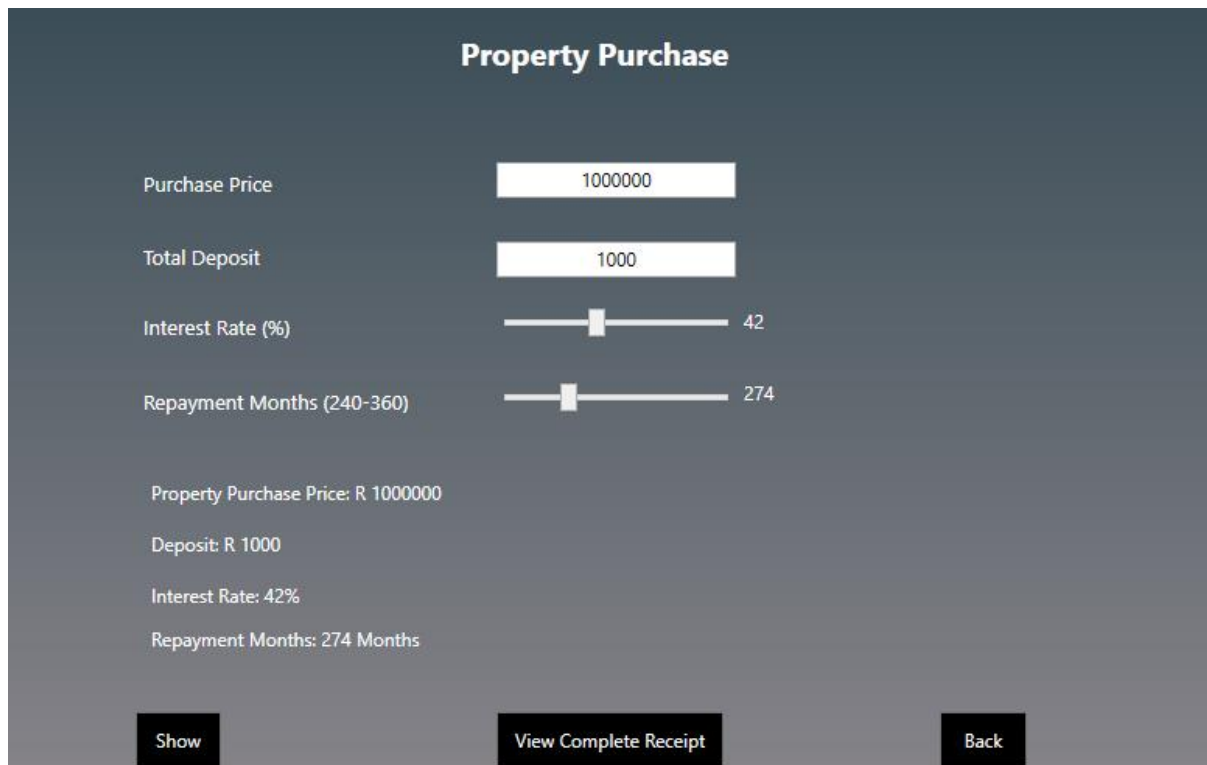
Other

Please Select One Of The Following:

Purchase Property

Rent

3. Once you've selected the property purchase button, you'll be sent to this window/screen and you will have to fill in all the required inputs. On this window you can click on 'Show' to view all your input for the property purchase. If you click on the 'View Complete Receipt' you will be redirected to another window and if you click the 'back' button you'll go back to the previous screen/window.



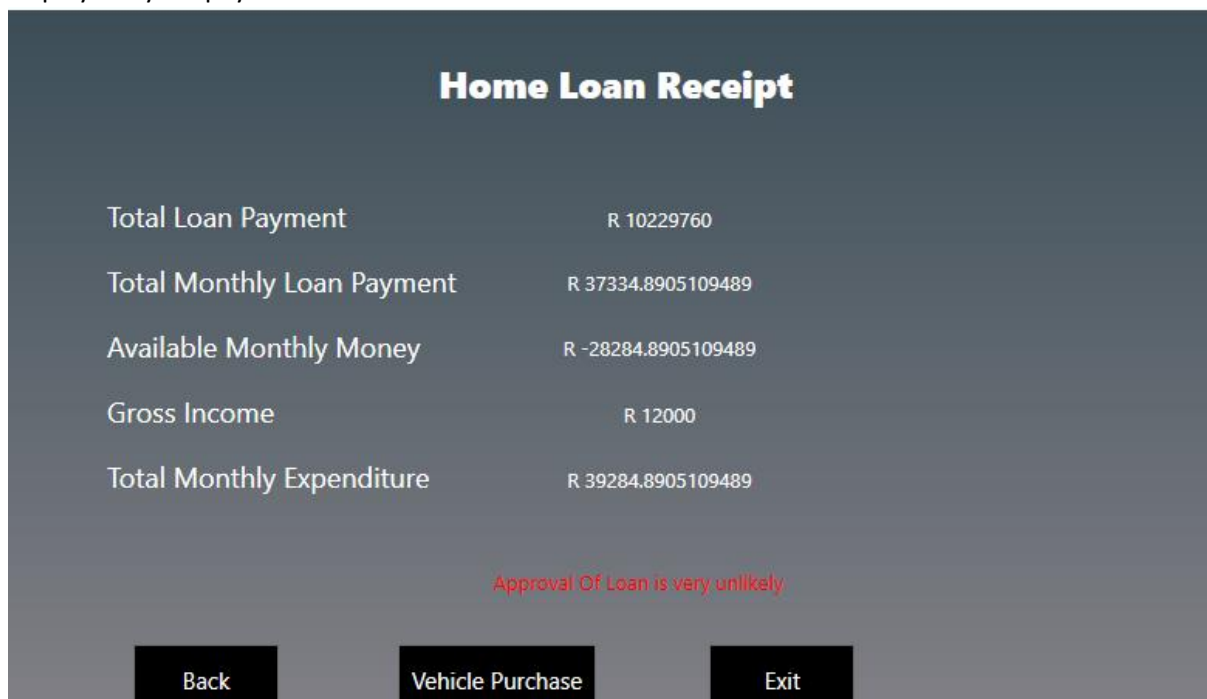
The 'Property Purchase' form is displayed on a dark blue background. It contains four input fields: 'Purchase Price' with a text input containing '1000000', 'Total Deposit' with a text input containing '1000', 'Interest Rate (%)' with a slider set to 42, and 'Repayment Months (240-360)' with a slider set to 274. Below these fields, the values are summarized: 'Property Purchase Price: R 1000000', 'Deposit: R 1000', 'Interest Rate: 42%', and 'Repayment Months: 274 Months'. At the bottom, there are three buttons: 'Show', 'View Complete Receipt', and 'Back'.

Field	Value
Purchase Price	1000000
Total Deposit	1000
Interest Rate (%)	42
Repayment Months (240-360)	274

Property Purchase Price: R 1000000
Deposit: R 1000
Interest Rate: 42%
Repayment Months: 274 Months

Buttons: Show, View Complete Receipt, Back

4. Once you have clicked on the 'View Complete Receipt' you will be greeted by this screen which displays all your payments and relevant information.



The 'Home Loan Receipt' screen is displayed on a dark blue background. It shows a summary of loan payments and expenditures. The data is as follows:

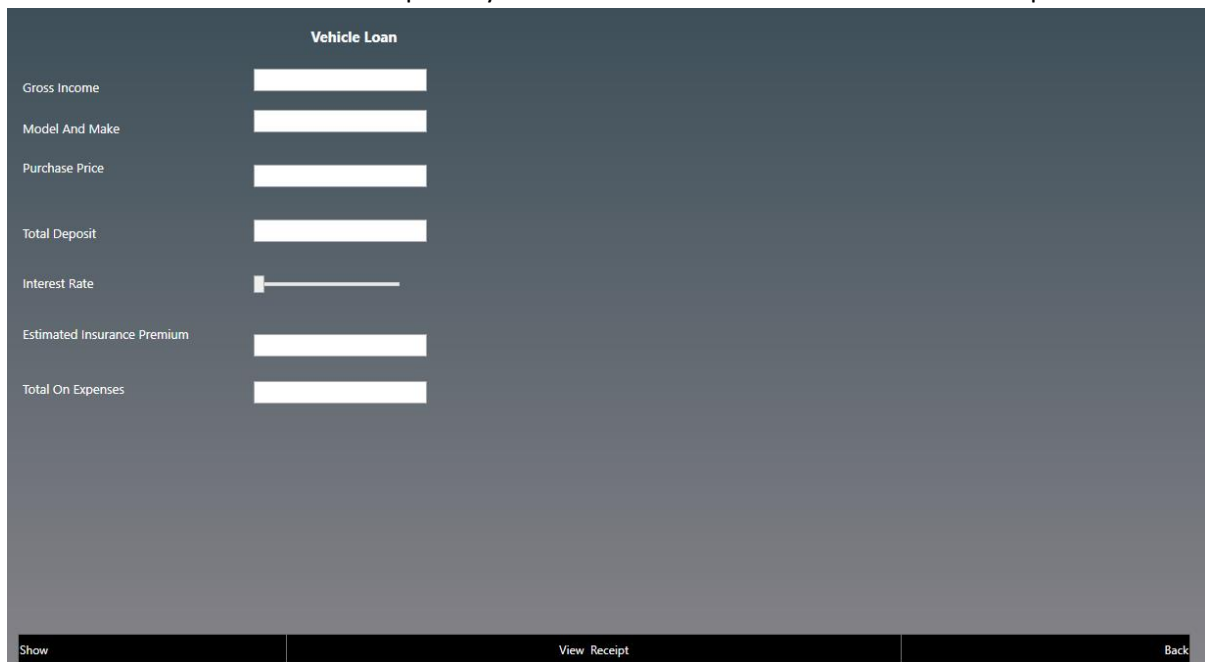
Category	Value
Total Loan Payment	R 10229760
Total Monthly Loan Payment	R 37334.8905109489
Available Monthly Money	R -28284.8905109489
Gross Income	R 12000
Total Monthly Expenditure	R 39284.8905109489

Approval Of Loan is very unlikely

Buttons: Back, Vehicle Purchase, Exit

5. The Vehicle Loan Screen will pop up once you click on the 'Vehicle Purchase' button. You will be redirected to this screen, and you will have to fill in all required fields to see all the information based on your data. If you select 'Show' button you will see all the information from current page.

Once the user selects 'View Receipt' they will be redirected to the Vehicle Loan Receipt.

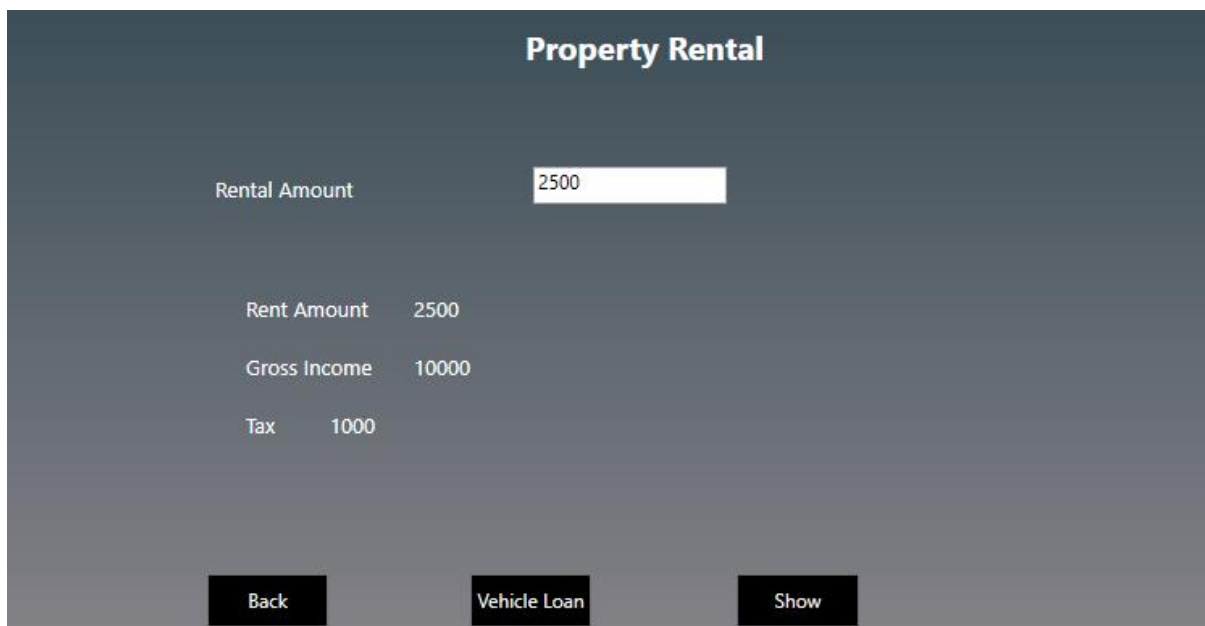


The screenshot shows a form titled "Vehicle Loan" with a dark blue header. The form contains several input fields for data entry:

- Gross Income:
- Model And Make:
- Purchase Price:
- Total Deposit:
- Interest Rate:
- Estimated Insurance Premium:
- Total On Expenses:

At the bottom of the form, there is a navigation bar with three buttons: "Show", "View Receipt", and "Back".

6. If you have decided to click on rent instead of property purchase you will be directed to this screen, and you'll have to enter the required data. Once data has been entered you can click on 'Show' to view the information.



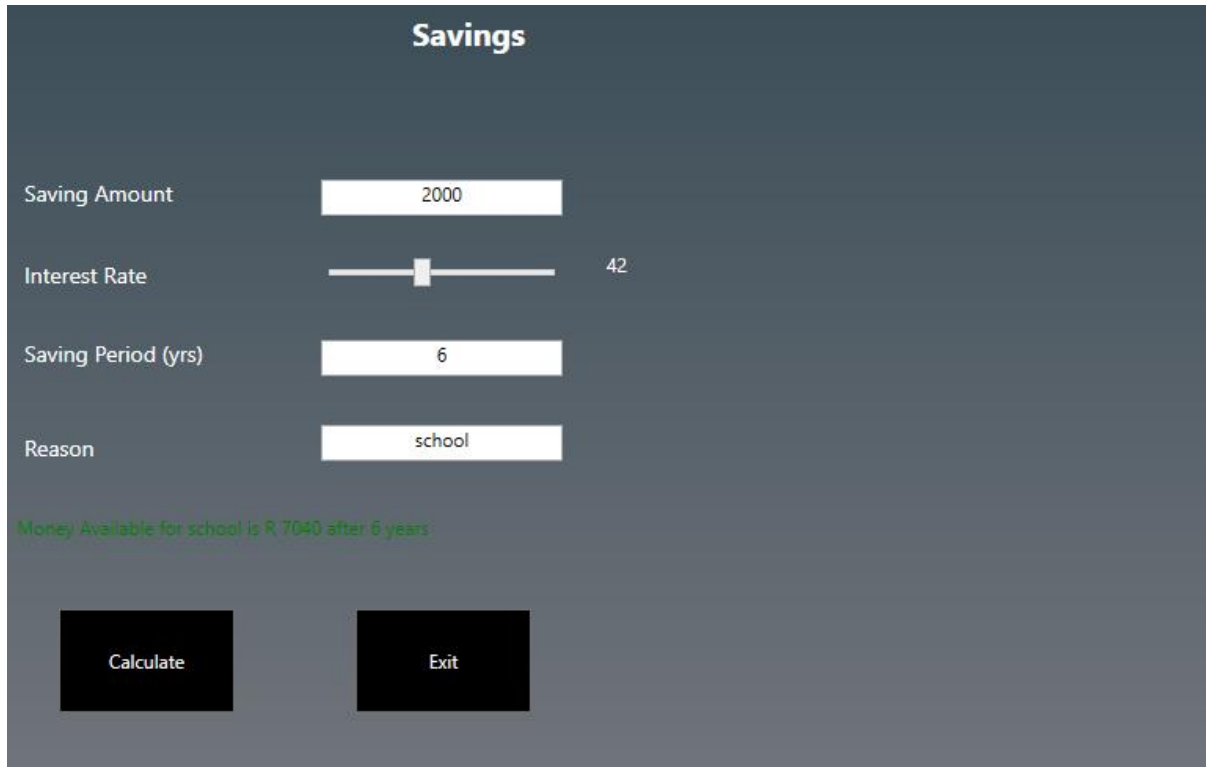
The screenshot shows a form titled "Property Rental" with a dark blue header. The form displays the following information:

- Rental Amount:
- Rent Amount: 2500
- Gross Income: 10000
- Tax: 1000

At the bottom of the form, there is a navigation bar with three buttons: "Back", "Vehicle Loan", and "Show".

7. If you have selected the savings button you will be redirected to this screen and required to input all the required data, in order to set your interest rate, you are required to drag the slider.

Once you have clicked on the 'Calculate' button you will see your information with regards to the amount you would have saved in the timeframe.



The screenshot shows a 'Savings' calculator interface with a dark blue background. The title 'Savings' is at the top center. Below it are four input fields: 'Saving Amount' with a value of 2000, 'Interest Rate' with a slider set to 42, 'Saving Period (yrs)' with a value of 6, and 'Reason' with a value of 'school'. Below these fields, a green text line states 'Money Available for school is R 7040 after 6 years'. At the bottom, there are two black buttons: 'Calculate' and 'Exit'.

Field	Value
Saving Amount	2000
Interest Rate	42
Saving Period (yrs)	6
Reason	school

Money Available for school is R 7040 after 6 years

Buttons: Calculate, Exit