EMPLOYMENT CONFIRMATION CHECKLIST

Read / ask the following questions to the HR department

Branch: CENTRAL STREET BRANCH

1. With whom am I speaking?	Andrey		
2. What is your position in the company?	Chief Financial Accountant		
3. What is your direct telephone number?	012 318 9437		
4. May I confirm the employment of [NAME]?		Yes	No
5. Can you confirm the ID number of [NAME]	6308095485083		
6. Can you confirm the employee number of [NAME]	97075		
7. Is the employee employed	Full-time	Probation	Temporary / Contract
8. At which Department is [NAME] working?	Infrastructure		
9. Can you confirm [NAME] gross and net salary?	Gross R 17735,09	Net R 13364,63	
10 Can I confirm the bank and the account number to you?	1099710710 1	Yes	No
11 How long has [NAME] been working for your company?	27 years	years	months
12 What is the pay date? 25 If the pay date is on the weekend, when to you pay?		Friday	Monday
13 Is [NAME] under administration or debt review?		Yes	No
14 Is there any indication that [NAME] will be retrenched or relieved from his/her duties?		Yes	No
15 How many permanent Staff is employed by your company?			
16 What is the physical address of company / Head Office	Van Velden St Brits		
17 What is your company's registration number?			

PRE-DISBURSEMENT OF LOAN CHECKLIST

1.	Original client ID copies and checked (– fraud)				Yes	No
2.	The latest 3 months bank statements and checked (- fraud)				Yes	No
3.	The latest 2 payslips and employment confirmed (– fraud)				Yes	No
4.	Name of employer listed in local telephone directory? Made a copy?	Yes	No		Page Nr	
5.	Debit orders specified on affordability report				Yes	No
6.	Affordability correctly done to arrive at net disposable income.				Yes	No
7.	Checked any existing loan balances for arrears and net disposable income reduction.				Yes	No
8.	ITC/Compuscan/NLR checked and corresponds with ID & payslip				Yes	No
9.	Referrals asked from client and phoned?				Yes	No

Credit criteria

10	Does the client qualify in terms of the company criteria	Government	Banks	JSE list	Pvt (Big)	Pvt (small)
11	Does the client qualify in terms of the amount	1 month	2 months	3 months	4 months	5 months	6 months
				13 months	24 months	36 months
12	Does the client qualify in terms of his /her work and years employed?				Yes	No
13	Does the client qualify in terms of his /her credit bureau enquiry/NLR? X X X v				Yes	No
14	Is the net salary sufficient in terms of affordability				Yes	No
15	Settlement letter received from Head office?				Yes	No

Contract

16	Names and address correct	Yes	No
17	All documents signed by client and witnessed?	Yes	No
18	Letsatsi rules followed with the capturing?	Yes	No

Client Name:	Samuel Donald Modipane		Client No.:	467080	
Amount approved	R 7000	Repayment period	6	monthly	weekly / forthnightly
Employment confirmed by	T Labile	Loan Approved and Checked by		slmnyabiso	
Date	17/06/2024	Commision Payable		Yes	No
Time Approved		Commision Payable to			
✓ Approved	Declined	If Declined, State Reason		Approved 17/06/2024	
Accounts to be settled	Zenowethu				

Manager's Signature: _____ Print Name in Full: CAROLINE

Area's Manager's Signature slmnyabiso Print Name in Full: Sbongile

LETSATSI FINANCE AND LOAN (PTY) LTD

CLIENT AFFORDABILITY CALCULATION NON-PAYROLL CREDIT REPAIR

(Version March 2021)

Client Name:	Samuel Modipane
Client ID Number:	6308095485083
Client Number:	467280

Date:	16/07/2024
Branch:	rosslyn
Consultant Name:	thabile

	Previous 2 Monti	Previous Monti	Current Month	This Loan New Loan	Notes
GROSS INCOME (Salary + Other Income)	R -	R -	R 17,735.09	R 17,735.09	
Gross Salary (on Payslip)			R 17,735.09	R 17,735.09	
Less: All Deductions on payslip			R 4,370.46	R 4,370.46	
Nett Salary (as per payslip & bank statement)	R -	R -	R 13,364.63	R 13,364.63	
Add: Other Income (Second Job, Rental, Spouse...)		R -	R -	R -	
Income (before NE and OS)	R -	R -	R 13,364.63	R 13,364.63	
Less: Necessary Expenses	R 800.00	R 800.00	R 2,201.54	R 2,201.54	
Housing (Rent, Accommodation, Water & Electricity)		R -	R 850.00	R 850.00	
Groceries (Food)		R -	R 850.00	R 850.00	
Transport		R -	R 501.54	R 501.54	
Other (Medical, Education, Maintenance & Other)		R -	R -	R -	
Minimum Expense Norms shortfall (if Applicable)	R 800.00	R 800.00	0	0	
Minimum Expense Norms Calc	R 800.00	R 800.00	R 2,201.54	R 2,201.54	Minimum Expense Norms Calc
NET INCOME	R -800.00	R -800.00	###	R 11,163.09	

Credit Bureau Report & Bank Statement

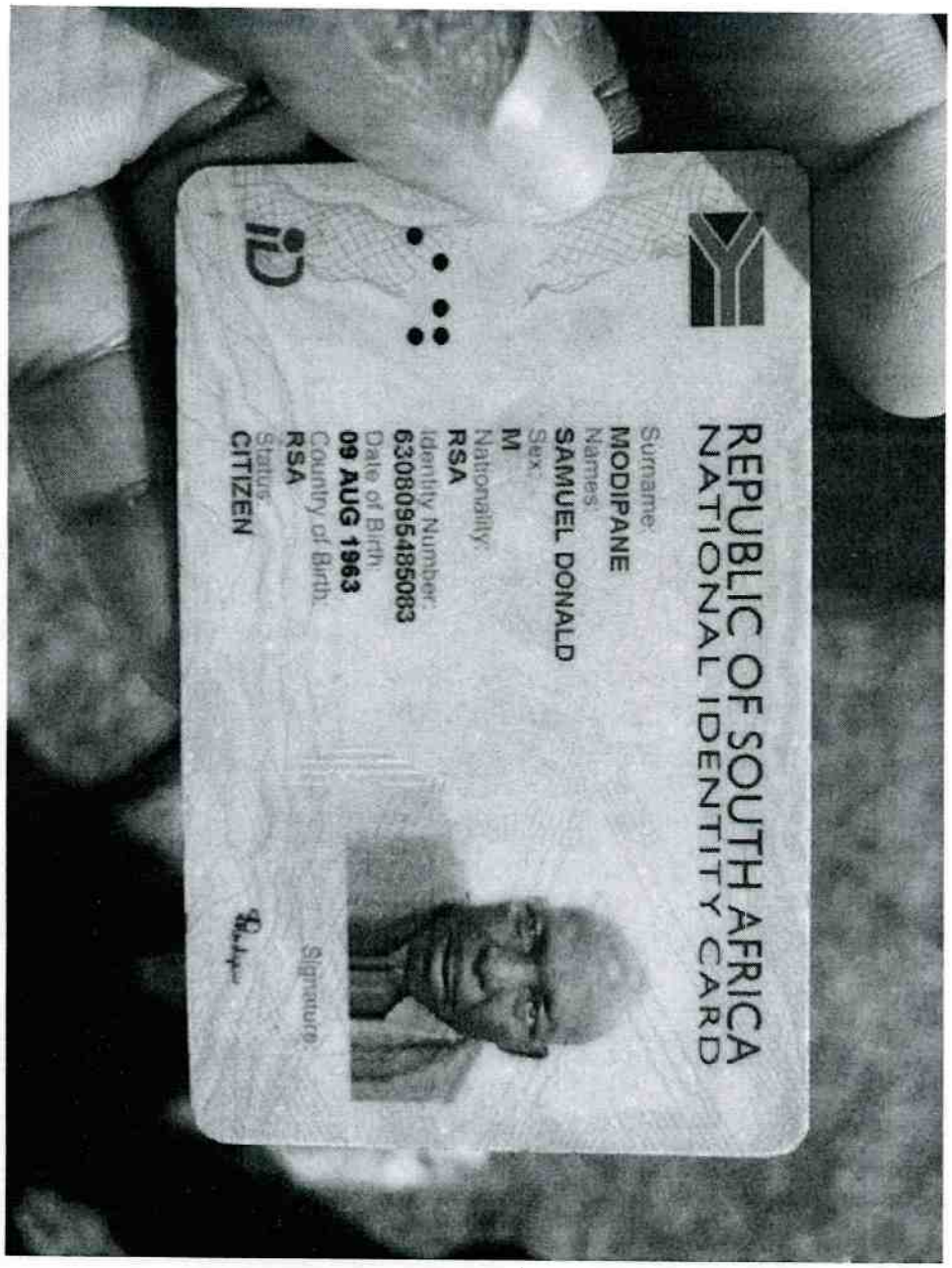
Debt Repayment & Any Other Obligations	99/12/30	0	99/12/30	New Loan	Notes
old mutual	R -	R 135.00	R 135.00	R 135.00	
clientele	R -	R 423.00	R 423.00	R 423.00	
old mutual	R -	R 62.00	R 62.00	R 62.00	
hyphen	R -	R 2,188.99	R 2,188.99	R 2,188.99	
absa cc	R -	R 403.00	R 403.00	R 403.00	
absa	R -	R 205.00	R 205.00	R 205.00	
absa	R -	R 298.20	R 298.20	R 298.20	
8 -	R -	R -	R -	R -	
9 -	R -	R -	R -		
10 -	R -	R -	R -	R -	
11 -	R -	R -	R -		
12 -	R -	R -	R -	R -	
13 -	R -	R -	R -	R -	
14 -	R -	R -	R -	R -	
15 -	R -	R -	R -	R -	
16 -	R -	R -	R -	R -	
17 -	R -	R -	R -	R -	
18 -	R -	R -	R -	R -	
19 -	R -	R -	R -	R -	
20 -	R -	R -	R -	R -	
Total All Obligations	R -	R 3,715.19	R 3,715.19	R 3,715.19	

QUALIFYING CRITERIA	
Discretionary Income (DI)	R7,447.90
Instalment R 500 or R 750	R 750.00
New DI	R 6,697.90
Service Agreement Allowed	Yes

DISCRETIONARY INCOME (DI)	R -800.00	###	R 7,447.90	R 7,447.90

	Name	Signature	Date
Client	samuel Modipane		16/07/2024
Consultant	Thabile		16/07/2024

Application Reason & Additional Notes: credit repair


REPUBLIC OF SOUTH AFRICA
NATIONAL IDENTITY CARD
Surname
MODIPANE
Names
SAMUEL DONALD
Sex
M
Nationality
RSA
Identity Number
6308095485083
Date of Birth
09 AUG 1963
Country of Birth
RSA
Status
CITIZEN
Signature

CO. NAME : MADIBENG LOCAL MUNICIPALITY
EMPL. CODE : 97075
EMPLOYEE : MODIPANE S D
DEPARTMENT : 2400 INFRASTRUCTURE & T
PAY POINT : 0280 MUNICIPAL WORKS

DATE : 2024/05/24
PERIOD : 24/05/01_24/05/31
AREA :
ENG. DATE: 1997/07/01
SAL. ADVICE NO. : 334

PAY ADVICE

CO. NAME : MADIBENG LOCAL MUNICIPALITY
EMPL. CODE : 97075
EMPLOYEE : MODIPANE S D
DEPARTMENT : 2400 INFRASTRUCTURE & T
PAY POINT : 0280 MUNICIPAL WORKS

DATE : 2024/05/24
PERIOD : 24/05/01_24/05/31
AREA :
ENG. DATE: 1997/07/01
ID NO : 630809 5485 08 3

CO. ADDRESS: VAN VELDEN STR / P O BOX 106
: BRITS
: 0250

ACCOUNT NO. : 9358607254
OCCUPATION : GENERAL WORKER
LEAVE AVAILABLE : 32.00
EMPLOYEE INFO : M6
SAL. ADVICE NO. : 334

PAY METHOD : ACB/BDB
TAXABLE PERKS: 879.00
ANNUAL AMOUNT: 159295.32
COMPANY CONTR: 4164.09
UIF ER REF. : 00091699

HOURS		EARNINGS		DEDUCTIONS	
OVERTIME 1.5	16.00	SALARY	13274.61	TAX	1570.20
SUNDAY OT 2	16.00	NORMAL OVERTI	4460.48	U.I.F.	177.12
				PENSION	995.60
				MEDICAL AID	586.00
				SALGBC LEVY	11.38
				INSURANCE	
				LEGAL WISE ST	125.00
				BEST FUNERAL	56.80
				ASSUPOL LIFE	289.00
				SCORPION LEGA	61.00
				INSURANCE	
				OLD MUTUAL GR	199.57
				OLD MUTUAL GR	74.62
				OLD MUTUAL GR	60.17
				OLD MUTUAL GR	99.00
				SAMWU MEMBERS	65.00
		EARNINGS	17735.09	DEDUCTIONS	4370.46
				NET SALARY	13364.63

TAX EARNINGS :	50625.23	TAXABLE PERKS :	2637.00	TAX PAID :	4309.15
PENSION :	2986.80	MED.AID :	1758.00	TAX NUMBER :	1996165146

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2024/07/11
To confirm this statement call
08600 08600 and select option 5
Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

TERMINAL : BRITS 3
DATE : 2024/07/11
SEQUENCE NUMBER: 006047
CARD NUMBER : **********7727

TERMINAL NUMBER: 10440
TIME : 08:47:07

MR SD MODIPANE
STAND NO 3855 BLOCK A
WARD NO 14
LETLHABILE
0264

ACCOUNT NUMBER : 0093 5860 7254
ACCOUNT STATUS : OPEN
BALANCE : 52.05+
AVAILABLE BALANCE : 2.05+

STATEMENT FOR PERIOD 01/04/2024 TO 11/07/2024

DATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
	BALANCE B/FORWARD			103.93+
02/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	103.93+
	STATEMENT FEE		10.00-	93.93+
	CARD NO. 6295			
03/04/24	ADMIN FEE	BRITS MALL	0.00+	93.93+
	ADMINISTRATION FEE		45.00-	48.93+
03/04/24	POS CASH WDL	SETTLEMENT/C	29.00-	19.93+
	PN0402072951 xer Spr Letlhabil			
	(EFFECTIVE 02/04/24)			
	CARD NO. 6295			
04/04/24	FULL STATEMENT	BRITS 4	0.00+	19.93+
	STATEMENT FEE		20.00-*	19.93+
	CARD NO. 6295			
05/04/24	TRAN FEE RECOVERED	BRITS MALL	0.00+	19.93+
	TRAN FEE RECOVERED		20.00-	0.07-
05/04/24	IMMEDIATE TRF CR	SETTLEMENT/C	200.00+	199.93+
	IIP REF NBR: 573c32503d	REF:	CAPITEC KA MODIPANE	
06/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	199.93+
	STATEMENT FEE		10.00-	189.93+
	CARD NO. 7727			
06/04/24	IMMEDIATE TRF CR	SETTLEMENT/C	1 100.00+	1 289.93+
	IIP REF NBR: 82b7f607ea	REF:	CAPITEC P KHOZA	
07/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	1 289.93+
	STATEMENT FEE		10.00-	1 279.93+
	CARD NO. 7727			
07/04/24	POS PURCHASE	SETTLEMENT/C	12.00-	1 267.93+
	005071834622 TRA LIQUORS BRIT7			
	(EFFECTIVE 05/04/24)			
	CARD NO. 7727			
09/04/24	ATM WITHDRAWAL	BOXER LETHAB	250.00-	1 017.93+
	TRANSACTION CHARGE		7.50-	1 010.43+
	CARD NO. 7727			
09/04/24	POS PURCHASE	SETTLEMENT/C	82.00-	928.43+
	000190020468 s*shekinah1prices			
	(EFFECTIVE 07/04/24)			
	CARD NO. 7727			
09/04/24	POS CASH WDL	SETTLEMENT/C	29.00-	899.43+
	PN0407081508 xer Spr Letlhabil			
	(EFFECTIVE 07/04/24)			
	CARD NO. 7727			
09/04/24	POS PURCHASE	SETTLEMENT/C	374.31-	525.12+
	PN0407152532 xer Spr Letlhabil			
	(EFFECTIVE 07/04/24)			
	CARD NO. 7727			

Stop Card / Stopkaart 0800 11 11 55
Absa Bank Limited/Beperk Reg No 1986/004794/06
Authorised Financial Services Provider/Gemagtigde Finansieledienseverskaffer
Registered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

eStamp
Ref 9740074024646532
2024/07/11
To confirm this statement call
08600 08600 and select option 5
Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

TERMINAL : BRITS 3 TERMINAL NUMBER: 10440
DATE : 2024/07/11 TIME : 08:47:07
SEQUENCE NUMBER: 006047
CARD NUMBER : **********7727

ACCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

DATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
11/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	525.12+
	STATEMENT FEE		10.00-	515.12+
	CARD NO. 7727			
11/04/24	POS PURCHASE	SETTLEMENT/C	65.84-	449.28+
	PN0410153510 xer Spr Letlhabil			
	(EFFECTIVE 10/04/24)			
	CARD NO. 7727			
12/04/24	POS PURCHASE	SETTLEMENT/C	78.66-	370.62+
	PN0411152756 xer Spr Letlhabil			
	(EFFECTIVE 11/04/24)			
	CARD NO. 7727			
13/04/24	POS CASH WDL	SETTLEMENT/C	29.00-	341.62+
	PN0412074527 xer Spr Letlhabil			
	(EFFECTIVE 12/04/24)			
	CARD NO. 7727			
15/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	341.62+
	STATEMENT FEE		10.00-	331.62+
	CARD NO. 7727			
16/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	331.62+
	STATEMENT FEE		10.00-	321.62+
	CARD NO. 7727			
16/04/24	ATM WITHDRAWAL	BOXER LETHAB	50.00-	271.62+
	TRANSACTION CHARGE		2.50-	269.12+
	CARD NO. 7727			
16/04/24	POS PURC & CASH	SETTLEMENT/C	129.00-	140.12+
	PN0415073642 xer Spr Letlhabil			
	(EFFECTIVE 15/04/24)			
	CARD NO. 7727			
16/04/24	POS PURC & CASH	SETTLEMENT/C	72.19-	67.93+
	PN0415142415 xer Spr Letlhabil			
	(EFFECTIVE 15/04/24)			
	CARD NO. 7727			
18/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	67.93+
	STATEMENT FEE		10.00-	57.93+
	CARD NO. 7727			
19/04/24	DECL FEE POS DCRD	SETTLEMENT/C	0.00+	57.93+
	PN0419072800 Boxer Spr Letlh			
	DECLINED FEE		10.00-	47.93+
	CARD NO. 7727			
25/04/24	DIRECT CREDIT	SETTLEMENT/C	13 653.63+	13 701.56+
	TCPS SALARY-97075			
25/04/24	DC TRACK EXTERNAL	BRITS MALL	423.00-	13 278.56+
	CLIENTELE 70002058819 240425			
	TRANSACTION CHARGE		3.50-	13 275.06+
25/04/24	DC TRACK EXTERNAL	BRITS MALL	2 188.99-	11 086.07+
	Hyphen PDAPDAMN000304229240425			
	TRANSACTION CHARGE		3.50-	11 082.57+
25/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	11 082.57+
	STATEMENT FEE		10.00-	11 072.57+
	CARD NO. 7727			
25/04/24	ATM WITHDRAWAL	BOXER LETHAB	3 600.00-	7 472.57+
	TRANSACTION CHARGE		90.00-	7 382.57+
	CARD NO. 7727			

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Authorised Financial Services Provider/Gemagtigde Finansiële dienstverskaffer
Registered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

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Ref 9740074024646532
2024/07/11
To confirm this statement call
08600 08600 and select option 5
Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

TERMINAL : BRITS 3 TERMINAL NUMBER: 10440
DATE : 2024/07/11 TIME : 08:47:07
SEQUENCE NUMBER: 006047
CARD NUMBER : **********7727

ACCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

DATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
26/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	7 382.57+
	STATEMENT FEE		10.00-	7 372.57+
	CARD NO. 7727			
26/04/24	ATM WITHDRAWAL	BOXER LETHAB	3 000.00-	4 372.57+
	TRANSACTION CHARGE		75.00-	4 297.57+
	CARD NO. 7727			
26/04/24	POS CASH WDL	SETTLEMENT/C	400.00-	3 897.57+
	PN0425075558 xer spr Letlhabil			
	(EFFECTIVE 25/04/24)			
	CARD NO. 7727			
26/04/24	POS PURC & CASH	SETTLEMENT/C	333.98-	3 563.59+
	PN0425101608 xer spr Letlhabil			
	(EFFECTIVE 25/04/24)			
	CARD NO. 7727			
27/04/24	POS PURCHASE	SETTLEMENT/C	160.00-	3 403.59+
	030119431602 P 8672 Letlabile			
	(EFFECTIVE 26/04/24)			
	CARD NO. 7727			
27/04/24	POS PURCHASE	SETTLEMENT/C	87.00-	3 316.59+
	PN0426121230 xer spr Letlhabil			
	(EFFECTIVE 26/04/24)			
	CARD NO. 7727			
28/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	3 316.59+
	STATEMENT FEE		10.00-	3 306.59+
	CARD NO. 7727			
28/04/24	ATM WITHDRAWAL	BOXER LETHAB	150.00-	3 156.59+
	TRANSACTION CHARGE		5.00-	3 151.59+
	CARD NO. 7727			
30/04/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	3 151.59+
	STATEMENT FEE		10.00-	3 141.59+
	CARD NO. 7727			
30/04/24	POS CASH WDL	SETTLEMENT/C	29.00-	3 112.59+
	PN0429073512 xer spr Letlhabil			
	(EFFECTIVE 29/04/24)			
	CARD NO. 7727			
30/04/24	POS CASH WDL	SETTLEMENT/C	3 000.00-	112.59+
	PN0429142518 xer spr Letlhabil			
	(EFFECTIVE 29/04/24)			
	CARD NO. 7727			
01/05/24	DECL FEE POS DCRD	SETTLEMENT/C	0.00+	112.59+
	040013464901 PEP CELL 4750 L			
	DECLINED FEE		10.00-	102.59+
	CARD NO. 7727			
01/05/24	POS PURCHASE	SETTLEMENT/C	25.67-	76.92+
	PN0430143612 xer spr Letlhabil			
	(EFFECTIVE 30/04/24)			
	CARD NO. 7727			
02/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	76.92+
	STATEMENT FEE		10.00-	66.92+
	CARD NO. 7727			
02/05/24	DECLINED FEE ATM	BOXER LETHAB	0.00+	66.92+
	CARD NO. 7727			
03/05/24	ADMIN FEE	BRITS MALL	0.00+	66.92+
	ADMINISTRATION FEE		45.00-	21.92+

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Registered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

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Ref 9740074024646532
2024/07/11
To confirm this statement call
08600 08600 and select option 5
Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

ERMINAL : BRITS 3 TERMINAL NUMBER: 10440
ATE : 2024/07/11 TIME : 08:47:07
EQUENCE NUMBER: 006047
ARD NUMBER : **********7727

CCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

ATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
3/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	21.92+
	STATEMENT FEE		10.00-*	21.92+
	CARD NO. 7727			
3/05/24	POS CASH WDL	SETTLEMENT/C	12.00-	9.92+
	PN0502073354 xer spr Letlhabil			
	(EFFECTIVE 02/05/24)			
	CARD NO. 7727			
7/05/24	TRAN FEE RECOVERED	BRITS MALL	0.00+	9.92+
	TRAN FEE RECOVERED		10.00-	0.08-
7/05/24	DIRECT CREDIT	SETTLEMENT/C	250.00+	249.92+
	CAPITEC J NYATHI			
8/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	249.92+
	STATEMENT FEE		10.00-	239.92+
	CARD NO. 7727			
9/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	239.92+
	STATEMENT FEE		10.00-	229.92+
	CARD NO. 7727			
9/05/24	POS PURCHASE	SETTLEMENT/C	62.65-	167.27+
	PN0508140214 xer spr Letlhabil			
	(EFFECTIVE 08/05/24)			
	CARD NO. 7727			
0/05/24	POS PURCHASE	SETTLEMENT/C	114.00-	53.27+
	000001722034 CASH AND CARRY			
	(EFFECTIVE 08/05/24)			
	CARD NO. 7727			
4/05/24	DIRECT CREDIT	SETTLEMENT/C	13 364.63+	13 417.90+
	TCPS SALARY-97075			
4/05/24	DC TRACK EXTERNAL	BRITS MALL	135.00-	13 282.90+
	OLD MUTUAL0000AE2AF2 240524			
	TRANSACTION CHARGE		3.50-	13 279.40+
4/05/24	DC TRACK EXTERNAL	BRITS MALL	423.00-	12 856.40+
	CLIENTELE 70002058819 240524			
	TRANSACTION CHARGE		3.50-	12 852.90+
4/05/24	DC TRACK EXTERNAL	BRITS MALL	62.00-	12 790.90+
	OLD MUTUAL00008B5863 240524			
	TRANSACTION CHARGE		3.50-	12 787.40+
4/05/24	DC TRACK EXTERNAL	BRITS MALL	2 188.99-	10 598.41+
	Hyphen PDAPDAMN000304229240524			
	TRANSACTION CHARGE		3.50-	10 594.91+
4/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	10 594.91+
	STATEMENT FEE		10.00-	10 584.91+
	CARD NO. 7727			
4/05/24	ATM PAYMENT DEBIT	BRITS 2	5 300.00-	5 284.91+
	ABSA BANK KHOLOFELO			
	TRANSACTION CHARGE		1.00-	5 283.91+
	CARD NO. 7727			
4/05/24	ATM WITHDRAWAL	BRITS 2	1 000.00-	4 283.91+
	TRANSACTION CHARGE		25.00-	4 258.91+
	CARD NO. 7727			
4/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	4 258.91+
	STATEMENT FEE		10.00-	4 248.91+
	CARD NO. 7727			
4/05/24	ATM WITHDRAWAL	BOXER LETHAB	1 500.00-	2 748.91+
	TRANSACTION CHARGE		37.50-	2 711.41+
	CARD NO. 7727			

top Card / Stopkaart 0800 11 11 55
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gistered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

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Ref 9740074024646532
2024/07/11
To confirm this statement call
08600 08600 and select option 5
Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

TERMINAL : BRITS 3 TERMINAL NUMBER: 10440
DATE : 2024/07/11 TIME : 08:47:07
SEQUENCE NUMBER: 006047
CARD NUMBER : **********7727

ACCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

DATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
25/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	2 711.41+
	STATEMENT FEE		10.00-	2 701.41+
	CARD NO. 7727			
25/05/24	POS CASH WDL	SETTLEMENT/C	500.00-	2 201.41+
	PN0524071520 xer Spr Letlhabil			
	(EFFECTIVE 24/05/24)			
	CARD NO. 7727			
26/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	2 201.41+
	STATEMENT FEE		10.00-	2 191.41+
	CARD NO. 7727			
26/05/24	POS PURCHASE	SETTLEMENT/C	234.95-	1 956.46+
	089683244845 ISHNA MEDI PHARMA			
	(EFFECTIVE 24/05/24)			
	CARD NO. 7727			
26/05/24	POS PURCHASE	SETTLEMENT/C	207.50-	1 748.96+
	005198002350 E WAY CASH N CARB			
	(EFFECTIVE 24/05/24)			
	CARD NO. 7727			
26/05/24	POS PURC & CASH	SETTLEMENT/C	632.20-	1 116.76+
	PN0525154401 xer Spr Letlhabil			
	(EFFECTIVE 25/05/24)			
	CARD NO. 7727			
27/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	1 116.76+
	STATEMENT FEE		10.00-	1 106.76+
	CARD NO. 7727			
27/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	1 106.76+
	STATEMENT FEE		10.00-	1 096.76+
	CARD NO. 7727			
28/05/24	POS CASH WDL	SETTLEMENT/C	160.00-	936.76+
	PN0527072216 xer Spr Letlhabil			
	(EFFECTIVE 27/05/24)			
	CARD NO. 7727			
28/05/24	POS PURC & CASH	SETTLEMENT/C	337.95-	598.81+
	PN0527150836 xer Spr Letlhabil			
	(EFFECTIVE 27/05/24)			
	CARD NO. 7727			
30/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	598.81+
	STATEMENT FEE		10.00-	588.81+
	CARD NO. 7727			
31/05/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	588.81+
	STATEMENT FEE		10.00-	578.81+
	CARD NO. 7727			
31/05/24	POS PURCHASE	SETTLEMENT/C	24.67-	554.14+
	PN0530144359 xer Spr Letlhabil			
	(EFFECTIVE 30/05/24)			
	CARD NO. 7727			
31/05/24	POS CASH WDL	SETTLEMENT/C	22.00-	532.14+
	PN0530073303 xer Spr Letlhabil			
	(EFFECTIVE 30/05/24)			
	CARD NO. 7727			
01/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	532.14+
	STATEMENT FEE		10.00-	522.14+
	CARD NO. 7727			

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Absa Bank Limited/Beperk Reg No 1986/004794/06
Authorised Financial Services Provider/Gemagtigde Finansiledienseverskaffer
Registered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

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Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

ERMINAL : BRITS 3 TERMINAL NUMBER: 10440
ATE : 2024/07/11 TIME : 08:47:07
EQUENCE NUMBER: 006047
ARD NUMBER : **********7727

CCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

ATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
2/06/24	POS PURC & CASH	SETTLEMENT/C	72.00-	450.14+
	PN0601151402 xer Spr Letlhabil			
	(EFFECTIVE 01/06/24)			
	CARD NO. 7727			
3/06/24	ADMIN FEE	BRITS MALL	0.00+	450.14+
	ADMINISTRATION FEE		45.00-	405.14+
4/06/24	ATM WITHDRAWAL	BOXER LETHAB	250.00-	155.14+
	TRANSACTION CHARGE		7.50-	147.64+
	CARD NO. 7727			
5/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	147.64+
	STATEMENT FEE		10.00-	137.64+
	CARD NO. 7727			
6/06/24	POS CASH WDL	SETTLEMENT/C	22.00-	115.64+
	PN0605073143 xer Spr Letlhabil			
	(EFFECTIVE 05/06/24)			
	CARD NO. 7727			
8/06/24	POS PURCHASE	SETTLEMENT/C	11.99-	103.65+
	030120036301 P 8672 Letlabile			
	(EFFECTIVE 07/06/24)			
	CARD NO. 7727			
0/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	103.65+
	STATEMENT FEE		10.00-	93.65+
	CARD NO. 7727			
1/06/24	POS CASH WDL	SETTLEMENT/C	12.00-	81.65+
	PN0610072550 xer Spr Letlhabil			
	(EFFECTIVE 10/06/24)			
	CARD NO. 7727			
2/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	81.65+
	STATEMENT FEE		10.00-	71.65+
	CARD NO. 7727			
3/06/24	POS CASH WDL	SETTLEMENT/C	12.00-	59.65+
	PN0612072955 xer Spr Letlhabil			
	(EFFECTIVE 12/06/24)			
	CARD NO. 7727			
5/06/24	DIRECT CREDIT	SETTLEMENT/C	26 622.54+	26 682.19+
	TCPS SALARY-97075			
5/06/24	DC TRACK EXTERNAL	BRITS MALL	135.00-	26 547.19+
	OLD MUTUAL0000AE2AF2 240625			
	TRANSACTION CHARGE		3.50-	26 543.69+
5/06/24	DC TRACK EXTERNAL	BRITS MALL	2 188.99-	24 354.70+
	Hyphen PDAPDAMN000304229240625			
	TRANSACTION CHARGE		3.50-	24 351.20+
5/06/24	DC TRACK EXTERNAL	BRITS MALL	62.00-	24 289.20+
	OLD MUTUAL00008B5863 240625			
	TRANSACTION CHARGE		3.50-	24 285.70+
5/06/24	DC TRACK EXTERNAL	BRITS MALL	423.00-	23 862.70+
	CLIENTELE 70002058819 240625			
	TRANSACTION CHARGE		3.50-	23 859.20+
5/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	23 859.20+
	STATEMENT FEE		10.00-	23 849.20+
	CARD NO. 7727			
5/06/24	ATM WITHDRAWAL	BOXER LETHAB	1 000.00-	22 849.20+
	TRANSACTION CHARGE		25.00-	22 824.20+
	CARD NO. 7727			
5/06/24	ATM PAYMENT DEBIT	BRITS 3 PAGE 6	10 200.00-	12 624.20+
	ABSA BANK KHOLOFELO			
	TRANSACTION CHARGE		1.00-	12 623.20+
	CARD NO. 7727			

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Absa Bank Ltd

absa

SAVINGS ACCOUNT STATEMENT

TERMINAL : BRITS 3
DATE : 2024/07/11
SEQUENCE NUMBER : 006047
CARD NUMBER : **********7727

TERMINAL NUMBER : 10440
TIME : 08:47:07

ACCOUNT NUMBER : 0093 5860 7254

01/04/2024 TO 11/07/2024

DATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
25/06/24	ATM WITHDRAWAL	BRITS 3	2 000.00-	10 623.20+
	TRANSACTION CHARGE		50.00-	10 573.20+
	CARD NO. 7727			
26/06/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	10 573.20+
	STATEMENT FEE		10.00-	10 563.20+
	CARD NO. 7727			
26/06/24	ATM WITHDRAWAL	BRITS 2	5 000.00-	5 563.20+
	TRANSACTION CHARGE		125.00-	5 438.20+
	CARD NO. 7727			
26/06/24	TP/PAD WITHDRAWAL	BRITS	4 300.00-	1 138.20+
	TRANSACTION CHARGE		272.00-	866.20+
	CARD NO. 7727			
27/06/24	POS PURCHASE	SETTLEMENT/C	428.62-	437.58+
	417711238070 ISHNA MEDI PHARMA			
	(EFFECTIVE 25/06/24)			
	CARD NO. 7727			
27/06/24	POS PURCHASE	SETTLEMENT/C	212.95-	224.63+
	417719619687 ORNPLAAT MEAT MAR			
	(EFFECTIVE 25/06/24)			
	CARD NO. 7727			
02/07/24	PayShap Ext Credit	SETTLEMENT/C	520.00+	744.63+
	IIP REF NBR: bcvhbifmhr	REF: P KHOZA		
02/07/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	744.63+
	STATEMENT FEE		10.00-	734.63+
	CARD NO. 7727			
03/07/24	ADMIN FEE	BRITS MALL	0.00+	734.63+
	ADMINISTRATION FEE		45.00-	689.63+
03/07/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	689.63+
	STATEMENT FEE		10.00-	679.63+
	CARD NO. 7727			
03/07/24	POS PURC & CASH	SETTLEMENT/C	253.12-	426.51+
	PN0702150124 xer spr Letlhabil			
	(EFFECTIVE 02/07/24)			
	CARD NO. 7727			
03/07/24	POS PURCHASE	SETTLEMENT/C	14.99-	411.52+
	PN0702122939 xer spr Letlhabil			
	(EFFECTIVE 02/07/24)			
	CARD NO. 7727			
05/07/24	POS PURCHASE	SETTLEMENT/C	11.99-	399.53+
	040094306101 P 8672 Letlabile			
	(EFFECTIVE 04/07/24)			
	CARD NO. 7727			
05/07/24	POS PURC & CASH	SETTLEMENT/C	160.99-	238.54+
	PN0704141242 xer Spr Letlhabil			
	(EFFECTIVE 04/07/24)			
	CARD NO. 7727			
06/07/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	238.54+
	STATEMENT FEE		10.00-	228.54+
	CARD NO. 7727			
09/07/24	POS CASH WDL	SETTLEMENT/C	72.00-	156.54+
	PN0707150537 xer spr Letlhabil			
	(EFFECTIVE 07/07/24)			
	CARD NO. 7727			
10/07/24	POS PURCHASE	SETTLEMENT/C	10.00-	146.54+
	030120424301 P 8672 Letlabil@AGE	7		
	(EFFECTIVE 09/07/24)			
	CARD NO. 7727			

Stop Card / Stopkaart 0800 11 11 55

Absa Bank Limited/Beperk Reg No 1986/004794/06
Authorised Financial Services Provider/Gemagtigde Finansiele dienstverskaffer
Registered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

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Absa Bank Ltd

SAVINGS ACCOUNT STATEMENT

ERMINAL : BRITS 3 TERMINAL NUMBER: 10440
ATE : 2024/07/11 TIME : 08:47:07
EQUENCE NUMBER: 006047
ARD NUMBER : **********7727

CCOUNT NUMBER : 0093 5860 7254 01/04/2024 TO 11/07/2024

ATE	TRAN DESCRIPTION	REFERENCE	AMOUNT	BALANCE
0/07/24	POS PURCHASE 030120417601 P 8672 Letlabile (EFFECTIVE 09/07/24) CARD NO. 7727	SETTLEMENT/C	11.99-	134.55+
1/07/24	4 LINE MINI STMNT	BOXER LETHAB	0.00+	134.55+
	STATEMENT FEE CARD NO. 7727		10.00-	124.55+
1/07/24	ATM WITHDRAWAL	BOXER LETHAB	50.00-	74.55+
	TRANSACTION CHARGE CARD NO. 7727		2.50-	72.05+
1/07/24	FULL STATEMENT	BRITS 3	0.00+	72.05+
	STATEMENT FEE CARD NO. 7727		20.00-	52.05+
	ACCRUED INTEREST	AT 11/07/24	0.00+	
	ACCRUED BONUS	AT 11/07/24	0.00+	

END OF ENQUIRY 11/07/24 0093 5860 7254

IGN UP FOR EMAILED MONTHLY ESTATEMENTS AT NO EXTRA COST. VISIT ABSA.CO.ZA
*** END OF STATEMENT ***

op Card / Stopkaart 0800 11 11 55
sa Bank Limited/Beperk Reg No 1986/004794/06
thorised Financial Services Provider/Gemagtigde Finansiële dienseverskaffer
gistered Credit Provider/Geregistreerde Kredietverskaffer Reg No NCRCP7

LETSATSI
Finance and Loan

PAYROLL

CREDIT REPAIR SERVICES AGREEMENT

(this agreement is called this **"Agreement"**)
entered into between
Letsatsi Finance and Loan (Pty) Ltd.
(called "**Letsatsi**" in this Agreement)
and

Customer Name:	Samuel Donald modipane
	(called "**the Customer**", "**Me**", "**My**" or "**I**" in this Agreement)
Customer's ID Number: 6308095485083	**Customer's cell phone number:** 073 937 3485

My Physical Address:

My current physical address, and the address that I choose as My service address, is: Stand no 3855 Block A ward no 14 Lethabile 0064

(That address is called "**My Domicilium Address**" in this Agreement.)

My Employer Details:

Employer/Company Name:	Madibeng local municipality
Physical Address:	Van Velden street Brits 0250
Employee Salary Pay Date:	25

The Details Of My Bank Account are set out in Section B of the document that is attached at the back of this Agreement under the heading "**Schedule 4**". That bank account is called "**My Bank Account**" in this Agreement.

My Credit Check and Credit Report
I have given Letsatsi consent to do a credit check / credit enquiry in respect of Me.
A copy of the credit report in respect of Me is one of the documents that I had to provide to Letsatsi in accordance with the list that is attached at the back of this Agreement under the heading "**Schedule 1**". That credit report is called the "**Credit Report**" in this Agreement.
Here is a table (called the "**Credit Report Table**" in this Agreement) that sums up what the Credit Report shows in respect of Me:

Credit Report Item	Yes	No	Detail	Must Letsatsi Repair This?
I am under administration				
I am under debt review	✓			
I have the following judgments against Me				
I have the following payment defaults against Me				
I have the following garnishee order/s against Me				

The Fees that I must pay under this Agreement
What I have instructed Letsatsi in this Agreement to do on My behalf (in other words, in My place) is called "**the Services**" in this Agreement.

The money that I have to pay to Letsatsi in return for Letsatsi having fully provided the Services to Me (or for Letsatsi having gotten someone else to fully provide the Services to Me), and thus for the relevant Intended Outcomes (as "Intended Outcome" is detailed later on in this Agreement) having been achieved is called the "Fees" in this Agreement.
I can choose to pay the relevant Fees to Letsatsi:

- **In full in cash once-off once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "1 Instalment" in this Agreement); or**
- **Over 6 months once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "6 Instalments" in this Agreement); or**
- **Over 9 months once the relevant Services component/s have been fully provided to Me and the relevant Intended Outcome/s (as "Intended Outcome" is detailed later on in this Agreement) have been achieved (called the "9 Instalments" in this Agreement).**

I choose to pay the Fees to Letsatsi in the way that the boxes are ticked in the table that is attached at the back of this Agreement under the heading "Schedule 2".

S D Modipane
Signed by the Customer

Signed on behalf of Letsatsi

What this Agreement consists of
This Agreement includes all of the schedules to this Agreement and the documents headed "Schedule 1" to "Schedule 7" also form part of this Agreement.

Documents and Information that I must provide to Letsatsi
Letsatsi can only properly provide the Services to Me if I am honest with Letsatsi and if I provide Letsatsi with all of the information and documents that Letsatsi asks of Me. The document that is attached at the back of this Agreement under the heading **"Schedule 1"** has a list of the documents and information that I must provide to Letsatsi for the Services Components. Letsatsi cannot try to achieve the Intended Outcomes unless I have provided all of those documents and that information to Letsatsi.

The Services that I will receive under this Agreement
Where a right hand box in the Credit Report Table has been ticked in respect of Me because:

- I am under administration, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to take Me out of administration.
- I am under debt review, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to take Me out of debt review.
- I have the judgment/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those judgments against Me.
- I have the payment default/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those payment defaults against Me.
- I have the garnishee order/s set out in the Credit Report Table against Me, I instruct Letsatsi to take (on My behalf, in other words, in My place) all relevant, reasonable and lawful steps to try to end those garnishee orders against Me.

Each separate item of the Services that is ticked in the Credit Report Table is called a **"Services Component"** in this Agreement. The result that I have instructed Letsatsi to try to achieve in respect of a particular Services Component is called the **"Intended Outcome"** in this Agreement.

If Letsatsi gives Me a written notice, that has been signed by a director or manager of Letsatsi on behalf of Letsatsi, in which Letsatsi:

(a) confirms to Me that the relevant Services in respect of the one or more Services components listed in that notice have been fully performed and the Intended Outcomes in respect of those Services Components have been achieved; and
(b) sets out the broad steps and actions that it, or its Sub-Contractors and/or Attorneys, have taken so that those Services Components have become fully performed and a confirmation that the Intended Outcomes have been achieved.

then that notice will, on the face of it, be proof that those Services Components have been so fully performed and those Intended Outcomes have been achieved. If I do not agree that those Services Components have been so fully performed and those Intended Outcomes have been achieved. I am welcome to inspect Letsatsi's file in respect of Me during normal South African business hours at Letsatsi's head office within 7 business days after the date of that notice so that I can check for Myself what Services Components have been provided to Me and what Intended Outcomes have been achieved. If I do not so inspect the file, or if after I have so inspected the file I still do not agree that those Service Components have been fully performed and those Intended Outcomes have been achieved, then I am free to so disagree that those Service Components have been fully performed and those Intended Outcomes have been achieved but then I will have to prove that those Services Components have not been fully performed and that those Intended Outcomes have not been achieved, Letsatsi will not have to prove that those Service Components have been fully performed and those Intended Outcomes have been achieved.

This clause is called a "face value proof" clause. That is so because such a written notice given by Letsatsi to Me will, on the face of it, be proof that the Services Components stated in that notice have been so fully performed and those Intended Outcomes have been achieved.

However, such a notice is not final and binding proof that the Services Components stated therein have been so fully performed and that the Intended Outcomes have been achieved – I can still prove that the notice is not correct and that the Services Components stated in the notice have not actually been so fully performed and that those Intended Outcomes have not been achieved.

The effect of this clause is that if Letsatsi give such a notice to Me, Letsatsi will not have to prove that the Services Components concerned have been fully performed and what Intended Outcomes have been achieved. Instead, if I disagree with the notice I will have to prove that the Services Components concerned have not been fully performed and that those Intended Outcomes have not been achieved

In legal terms this means that once Letsatsi has given such a notice to Me, I carry the onus or burden of proving that the notice is incorrect – Letsatsi does not carry the onus or burden of having to prove that the Services Components stated in that notice have been fully performed and that the Intended Outcomes have been achieved.

Credit Search
I agree that Letsatsi may at any time while this Agreement is in place perform a credit search or a credit investigation into My credit status with any registered credit bureau, court or other entity.

I agree that Letsatsi may at any time while this Agreement is in place monitor My payment behaviour by researching My credit record or credit status at any registered credit bureau, court or other entity. I consent that Letsatsi may at any time while this Agreement is in place use any information that it obtains from performing a credit search or credit investigation in respect of Me to provide the Services. I consent that Letsatsi may at any time while this Agreement is in place use any information that it obtains by researching My credit record to provide the Services.

I agree that if an Intended Outcome is achieved, Letsatsi, any Sub-Contractor (as "Sub Contractor"is defined later on in this Agreement or Attorney (as "Attorney" is defined later on in this Agreement) may notify all relevant credit bureaus and other relevant institutions of that change in My credit history and My credit status.

Some of the things I must do in terms of this Agreement

- I must comply with all instructions given to Me by Letsatsi in respect of or relating to the Services.
- I must provide Letsatsi with all information that Letsatsi requests from Me.
- I must make sure that there is always enough money in My Bank Account so that when I have to pay any Chosen Fees (as "Chosen Fees" is defined later on in this Agreement) to Letsatsi in terms of this Agreement, those Chosen Fees (as "Chosen Fees" is defined later on in this Agreement) can and will be paid by way of the Debit Order.

My consent that Letsatsi may disclose certain of My information to other persons or entities
I consent that Letsatsi may, insofar as the law allows it to do so, receive and disclose My personal information, documents, credit profile information and/or any other credit information from or to:

- any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and
- any law enforcement agencies that require the information for the prevention or investigation of criminal activities.

Letsatsi can act on My behalf and Letsatsi can instruct others to act on My behalf.
Letsatsi will provide the Services on My behalf (in other words, in My place).
Letsatsi can in My name and in My place take any steps and do anything that Letsatsi thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes. Letsatsi may, on My behalf, instruct other persons or entities (those persons or entities are called the **"Sub-Contractors"** in this Agreement) to provide some or all of the Services on My behalf.
The Sub-Contractors may also, on My behalf, instruct other persons or entities (those persons or entities are called the **"Attorneys"** in this Agreement) to provide some or all of the Services on My behalf.
The Sub-Contractors and the Attorneys can in My name and in My place take any steps and do anything that they think is relevant, reasonable and lawful to try to achieve the Intended Outcomes.
To make these instructions work, I have signed:

- A "power of attorney" in favour of Letsatsi. A copy of that power of attorney is attached at the back of this Agreement under the heading **"Schedule 5"**.
- A "power of attorney" in favour of Zenowethu Credit Repair (Pty) Ltd. (Zenowethu Credit Repair (Pty) Ltd. is called **"Zenowethu"** in this Agreement).
  Zenowethu is one of the Sub-Contractors. A copy of that power of attorney is attached at the back of this Agreement under the heading **"Schedule 6"**.

The way that the Fees will be paid and the Debit Order
The way that I have chosen to pay the Fees to Letsatsi is called the "Chosen Fees" in this Agreement.
The Chosen Fees will, once the Services have been fully provided and the Intended Outcomes has been achieved, be paid directly from My Bank Account into Letsatsi's bank account in terms of the "Debit Order Authorisation" of which a copy is attached at the back of this Agreement under the heading "Schedule 4". (That debit order authorisation is called the "Debit Order" in this Agreement). This means that when the dates on which I must pay a particular Chosen Fee to Letsatsi arrive, that Chosen Fee will automatically be taken from My Bank Account and will be transferred to Letsatsi's bank account.

When I "authorise" Letsatsi or someone else to do something (that "to do something" is called an "Action" in this Agreement), I agree that Letsatsi or that someone else may take that particular Action.

I authorise Letsatsi to:

- issue and deliver debit order payment instructions to My bank for the collection of the Chosen Fees from My Bank Account;
- deduct (or let my bank deduct) the Chosen Fees automatically from My Bank Account and transfer it to Letsatsi's bank account in terms of the Debit Order; and
- access and monitor My Bank Account and any movements on it. I agree that Letsatsi and anyone authorised by Letsatsi can access and monitor My Bank Account.

If, for whatever reason, any Chosen Fees have become payable under this Agreement but are not paid by Me to Letsatsi under the Debit Order, I must still pay those Chosen Fees to Letsatsi.

My consent that my employer may deduct the Chosen Fees from my salary and pay it to Letsatsi.
I have authorised My current employer (that current employer is called the "Employer" in this Agreement) to deduct the Chosen Fees, as and when I have to pay them to Letsatsi, from My salary and to pay those Chosen Fees (so deducted from my salary) to Letsatsi. (Those Chosen Fees are called the "Credit Repair Repayment Schedule Details amounts" in this Agreement). A copy of that written authorisation by Me to the Employer is attached at the back of this Agreement under the heading "Schedule 7". That written authorisation is called the

S.D. Modipane

Signed by the Customer

Signed on behalf of Letsatsi

"Authorisation" in this Agreement.
If:

- My employment with the Employer ends for any reason; and
- Letsatsi lets me know in writing that I must immediately pay to Letsatsi the total amount of all the then unpaid Credit Repair Repayment Schedule Details amounts, up to (and thus limited to, the total amount that is owing by the Employer to Me from which the Employer can make such a deduction) (that limited amount is called the "Final Deduction" in this Agreement),

then:

- I must immediately pay the "Final Deduction" to Letsatsi; and
- the Employer can, under the Authorisation, deduct the Final Deduction from the total amount that is owing by the Employer to Me and pay it to Letsatsi in order to settle my obligation to pay the Final Deduction to Letsatsi.

This clause is called an "acceleration" and "consent to deduction" clause.
This clause means that:

- if My employment with the Employer ends for any reason; and
- Letsatsi gives Me a written notice as described in this clause, then:
- I must immediately pay the Final Deduction (as described in this clause) to Letsatsi; and
- the Employer can deduct the Final Deduction from the total amount that is owed by the Employer to Me and pay it to Letsatsi in settlement of My obligation to pay the Final Deduction to Letsatsi.

If I do not pay the Chosen Fees

(1) If (a) I do not pay any of the Chosen Fees at any time that I have to pay those Chosen Fees to Letsatsi (those Chosen Fees that I have not paid when I should have are called the "Overdue Fees" in this Agreement) and (b) Letsatsi has given a written notice to Me in which Letsatsi told Me that I have not paid those Overdue Fees and that I must pay these Overdue Fees to Letsatsi within 20 (twenty) business days after the date of that written notice and (c) I have not paid those Overdue Fees to Letsatsi within those 20 (twenty) business day, then the following will apply:

(i) If Letsatsi so lets Me know, I must immediately pay the full outstanding amount of the Overdue Fees to Letsatsi.

(ii) Letsatsi can also claim from Me the damages that it has suffered as a result of My having breached the Agreement because I did not pay to Letsatsi any Overdue Fees when I should have paid those Overdue Fees to Letsatsi under this Agreement.

(2) Also, in addition to clause (1) above (in other words on top of clause (1) above),

(a) if I do not pay any of the Chosen Fees at any time that I have to pay those Chosen Fees to Letsatsi (those unpaid Chosen Fees that I have not paid when I should have are called the "Arrear Fees" in this Agreement) and,

(b) if Letsatsi has given Me a written notice saying that I must pay interest on those Arrear Fees,

then I must pay to Letsatsi interest on those Arrear Fees from the date on which I should have paid those Arrear Fees to Letsatsi under this Agreement until the day on which I actually pay those Arrear Fees to Letsatsi. If Letsatsi has given such a written notice to Me, then I must so pay interest on those Arrear Fees at the maximum interest rate that Letsatsi is entitled to receive on those Arrear Fees from Me under the National Credit Act, No. 34 of 2005 and the Regulations made under that Act. As at the date on which I sign this Agreement that maximum interest rate is 2% per month but if the applicable maximum interest rate under the National Credit Act and its Regulations changes, then the interest rate at which I must pay that interest to Letsatsi will automatically change to the changed applicable maximum interest rate under the National Credit Act and its Regulations. If, however, Letsatsi does not give Me such a written notice (Letsatsi can choose whether or not it will give Me such a written notice), then I do not have to pay that interest on the Arrear Fees.

(3) I consent in terms of section 45 of the Magistrate's Court Act, No. 32 of 1944 that any legal proceedings by Letsatsi against Me in respect of or relating to this Agreement may be instituted by Letsatsi against Me in the Magistrate's Court of any district that has jurisdiction in terms of section 28 of that Act.

(4) If a party (that party is called the "Breaching Party" in this Agreement) breaches this Agreement, then that Breaching Party must pay to the other party to this Agreement (that party is called the "Innocent Party" in this Agreement) all reasonable costs of whatever nature (including legal costs calculated on the scale as between attorney and own client, disbursements and collection commission) incurred by the Innocent Party in exercising any remedy or taking any legal steps against the Breaching Party as a result of that breach.

What if an Intended Outcome is not achieved in respect of a particular Services Component?

Letsatsi will try very hard to achieve the Intended Outcomes. But Letsatsi does not control if the Intended Outcomes are achieved or not.
Letsatsi does not promise or guarantee that the Intended Outcomes will be achieved.
I must pay the Chosen Fees to Letsatsi once the Intended Outcome/s have been achieved.

My Waiver of Rights.

- If Letsatsi, any Sub-Contractor or any Attorney (those parties are together called the "Relevant Parties" in this Agreement) provide the Services in accordance with this Agreement (in other words, whatever the Relevant Parties concerned have done is what they are allowed to do under this Agreement), and
- as a result of what the Relevant Parties have so done in accordance with this Agreement, (a) I suffer any damages, or (b) anyone brings any claim against Me, or (c) I have to pay anything to anyone except to Letsatsi, or (d) I become liable to anyone or (e) anything else bad happens to Me (these results are together called the "Results" in this Agreement), I now in advance waive (in other words I now already give up and let go of) any claim that I may have or in the future get against any of the Relevant Parties because a Result has happened to Me.

This clause is called an "exclusion of liability" clause.
This clause means that:

- if the Relevant Parties only did what they were allowed to do under the Agreement and no Relevant Party did anything that it is not allowed to do under this Agreement;
- and as a result of that I have suffered a Result;
- then I will not be able to sue any of the Relevant Parties because a Result has happened to Me.

Warranties by Me

- I warrant (in other words, I promise as a legally binding promise) to Letsatsi that I have the neccessary legal capacity to enter into this Agreement and that no court has declared Me mentally unfit.
- I warrant (in other words, I promise as a legally binding promise) to Letsatsi that My agreeing to pay the Chosen Fees to Letsatsi in the way set out in this Agreement will not make Me unable to pay any of my debts as and when I have to pay them in the future.

My and Letsatsi's Domicilium Addresses

I have chosen the physical address set out on the front page of this Agreement as My Domicilium Address.
I may change My Domicilium Address to any other physical address within the Republic of South Africa provided that that change will only take effect on Letsatsi 10 days after I have given written notice of that change to Letsatsi at Letsatsi's Domicilium Address.
Letsatsi chooses as its service address the following physical address: 222 Rivonia Road, Unit F, 1st Floor, Morningside Close Office Park, Morningside Side, Sandton 2196
(That address is called "Letsatsi's Domicilium Address" in this Agreement). Letsatsi may change Letsatsi's Domicilium Address to any other physical address within the Republic of South Africa provided that that change will only take effect on Me 10 days after Letsatsi has given written notice of that change to Me at My Domicilium Address.
All notices, legal documentation and court documents which in any way relate to this Agreement may be validly given, delivered and served to or on (a) Me at My Domicilium Address or (b) Letsatsi at Letsatsi's Domiculium Address.
Any notice given in terms of this Agreement must be in writing in order to be valid.

General

Invalidity: If any part of this Agreement is invalid or unenforceable, the rest of this Agreement will stay valid and enforceable and the invalid or unenforceable part of this Agreement will be deemed to have been deleted.
Entire Agreement: This Agreement contains the whole understanding of the parties regarding the matters that are dealt with in this Agreement.
No Representations: None of the parties may rely on any representation (in other words, anything that was said or written to that Party) which allegedly caused or encouraged that Party to enter into this Agreement unless that representation is recorded in this Agreement.
Variation, Termination and Waiver: This Agreement (including this particular part) can only be changed or ended voluntarily by both Parties if that change or end is made in a written document signed by both parties. A party will only have waived (in other words, have let go of) any of its rights under this Agreement if that party specifically waives that right in a written document and that party signs that written document.
Transfer: No party may transfer any of its rights or obligations under this Agreement unless the other party has consented to that transfer in a written document signed by that other party.

SIGNED at Rossyn on 17 July 2024 2024

S.D Modipane

the **Customer**

For and on behalf of:
Letsatsi Finance and Loan (Pty) Ltd.

SCHEDULE 1 – LIST OF DOCUMENTS THAT MUST BE PROVIDED TO LETSATSI

DOCUMENTS REQUIRED: CHECKLIST	✓	NOTES
Copy of Credit Report	✓	
ID Document	✓	
2 Latest Payslips	✓	
3 Months Latest Bank Statements (Very Important)	✓	
Signed Power of Attorney for LETSATSI		
Signed Power of Attorney for Zenowethu		

DETAILS OF ATTORNEYS FOR GARNISHEE ORDER You can get copies of the Garnishee Order from your Payroll Department		
Attorneys Company Name (1)		
Attorneys Contact Details (1)		
Attorneys Company Name (2)		
Attorneys Contact Details (2)		
Copy Of Garnishee Order		
Settlement Letters Of All Creditors		

DETAILS OF DEBT COUNSELLOR / ADMINISTRATOR	
Debt Review / Under Administration	
Company Name	
Contact Details	
List Of Creditors From Administrator	
Settlement Letters Of All Creditors	

*

Please ensure that you have all relevant documents before sending the applications

Client must get settlement letters from all institutions, especially Banks, Old Mutual & JDG

S.D. Modipane

Signed by the Customer

Signed on behalf of Letsatsi

SCHEDULE 2 – REPAYMENT SCHEDULE

PAYROLL REPAYMENT AMOUNTS

The Fee in a ticked box becomes payable once the Services to which that Fee relates have been provided in full and the Intended Outcome in respect thereof has been achieved.

✓ Please tick the applicable box/es

	Services Component	1 Instalment	6 Instalments	9 Instalments	Instalments 1 / 6 / 9	Number of Cases	Monthly Instalments
EG.	SELECTED SERVICE e.g. To end the judgment against Me.	R2,800 once-off	R 466.67 per month	R 311.11 per month	6	2	2 x R300 = R600
1.	To end My being under administration.	R 5,200 once-off	R866.67 per month	R577.77 per month			
2.	To end My being under debt review.	R 4,950 once-off	R 825.00 per month	R550.00 per month	✓		
3.	To end the judgment/s against Me.	R 2,800 once-off	R 466.67 per month	R 311.11 per month			
4.	To end the payment default/s against Me.	R 2,8800 once-off	R 466.67 per month	R 311.11 per month			
5.	To end the garnishee order/s against Me.	R 2,800 once-off	R 466.67 per month	R 311.11 per month			

CASH PAYMENTS: Account Name: Letsatsi Credit Repair, Bank: ABSA, Account Number: 4093287235

SCHEDULE 3 – REASONS

	REASON TO HAVE MY ADMINISTRATION RESCINDED	✓
1.	I have paid up all my creditors in full	
2.	I am no longer over indebted	
3.	Other: (please specify)	

	REASON TO HAVE MY DEBT REVIEW RESCINDED	✓
1.	I cannot find my Debt Counsellor	
2.	I don't know the Debt Counsellor who listed Me under debt review	
3.	I was not aware that I was going under debt review	
4.	I have paid up all my creditors in full	
5.	Other: (please specify)	

S.D. Modipane

Signed by the Customer

Signed on behalf of Letsatsi

SCHEDULE 4 – THE DEBIT ORDER AUTHORISATION

etsatsi Finance and Loan (Pty) Ltd.
ddress of Beneficiary: 222 Rivonia Road, cnr Alon Road & Michelle Street, Unit F, Morningside Close Office Park, 1st Floor, Morningside
ostal Address: P O BOX 1207, Gallo Manor, 2052
elephonic Contact Details: 011 802 4073
-Mail: info@letsatsifinance.co.za

DEBIT ORDER AUTHORISATION

SECTION A – PAYER DETAILS:			
ID Number	6308095485083		
Name	Samuel Donald Modipane		
Cell Number:	073 937 3485	Client Number:	467280

SECTION B – PAYER BANKING DETAILS:	
Name of Bank	ABSA
Bank Code	506247
Account Type	Savings
Account number	0093 5860 7254
Inscription on Bank Statement	

SECTION C – PAYMENT DETAILS:			
Amount as defined in Agreement excluding Arrears		Agreement Reference	
Repayment Amount		Number of Instalments	
Payment Cycle / Frequency			

Payment Streams	EDO		EFT		Both	

SECTION D – ACTIVE DATE: Three days after date of signature
SECTION E – ACTION DATE: Variable to coincide with my salary /wage deposits
SECTION F – AUTHORIZATION

I hereby authorise **Letsatsi Finance and Loan (Pty) Ltd.** ("you" or "your") to issue and deliver debit order payment instructions to your banker for collection against my Account and Bank used by my employer to deposit my salaries / wages, which account may differ from the account specified above on condition that the sum of each payment instruction and frequency of payment requests will never exceed the obligations as agreed and defined in the Agreement specified.
My bank's participation in the relevant payment stream, the authentication mechanism used by Me and the relevant rules applicable to the payment streams will determine per repayment cycle the most suitable payment stream in order to fulfil the obligations as defined in the Agreement. My authorisation is subject thereto that the same payment instruction may never be presented simultaneously in more than one payment stream during the same repayment cycle or, if unpaid in a payment stream selected be represented in the same cycle in another payment stream. I can only service the obligations defined in here if the payment instructions are executed as close as possible to when I receive my salary or wages which dates vary from month to month, especially during December of each year. To curb against (1) unpaid bank charges (2) losing the benefits described in the Agreement quoted (3) incurring penalties due to non-payment; I explicitly authorise **Letsatsi Finance and Loan (Pty) Ltd.** to utilise the functionality of Tracking supported on the EDO Payment Streams especially after unsuccessful attempts on the EFT Payment Stream. Tracking supported on the EDO Payment Streams has been explained to Me and I acknowledge that my above-mentioned account will be interrogated for a defined period until this period has lapsed or until payment was received. I hereby agree that subsequent payment instructions will continue to be delivered in terms of the authority until all obligations have been paid. This authorisation will remain in force until cancelled by Me in writing. I hereby acknowledge that my bank will charge fees to my account as agreed with them once they process this instruction.

I foresee that I may change my bank and bank account particulars reflected in here, in which instance I will notify the beneficiaries specified, or any new beneficiary, should the Agreement be ceded or assigned to any third party. Should I however forget to notify you, or the assigned third party and if you or the assigned third party obtain my new bank particulars, on own account, this mandate will not lapse. This issued mandate will cover the obtained bank information, and you and the assigned third party may attach such new information, to this signed document as annexure, and the attached annexure must be read together with this mandate, by my new bank.

S.D. Modipane
Signed by the Payer/Customer

Signed on behalf of Letsatsi

17/07/24
Date

SCHEDULE 6 – POWER OF ATTORNEY IN FAVOUR OF ZENOWETHU

POWER OF ATTORNEY

I, the undersigned

NAME:	Samuel Donald Modipane		
SURNAME:	Modipane		
IDENTITY NUMBER:	6308095485083		
PHYSICAL ADDRESS:	Stand no 3855 Block A ward no 14 Tetlhabile 0064		
CELL NUMBER:	073 937 3485	**WORK TELEPHONE NUMBER:**	

Want Zenowethu Credit Repair (Pty) Ltd. (that company is called **Zenowethu"** in this Power of Attorney), and if applicable, also Zenowethus sub-contractors and/or other entities or persons instructed by Zenowethu on my behalf are called **"Attorneys"** in this Power of Attorney), to take all relevant, reasonable and lawful actions, steps and other things, and sign all relevant, reasonable and lawful documents, (those actions, steps, things and signing of documents are together called the **"Authorised Actions"** in this Power of Attorney) for and on my behalf (and thus in my place), in order to try to repair my credit record in the following way/s

Credit Record Repair Item	Yes?	No?	Details	Must ZENOWETHU try to repair this?
I am under administration				
I am under debt review	✓			
I have the following judgments against Me				
I have the following payment defaults against Me				
I have the following garnishee orders against Me				

, and to try to achieve the particular repair results in respect of my credit record indicated in the table above (those results are called the **"Intended Outcomes"** in this Power of Attorney.

1. I nominate, appoint and authorise Zenowethu with full power of substitution (in other words,Zenowethu can transfer the powers and authorities given to it in this Power of Attorney to someone else, such as to an Attorney) to be my agent, and in my name and place, and thus on my behalf, to take all of the Authorised Act
2. Without making the nomination, appointment and authority that I have given to Zenowethu under paragraph 1 of this Power of Attorney any narrower, I specifically authorise Zenowethu to, on my behalf (and thus in my name and place):
   - 2.1. access and monitor all of my bank accounts and any movements thereon;
   - 2.2. take any steps and do anything that Zenowethu thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes; 2.3. instruct and authorise any Attorneys to take any of the Authorised Actions on my behalf (and thus in my name and place);
   - 2.4. instruct and authorise any Attorneys to, on my behalf (and thus in my name and place), take any steps and do, on my behalf (and thus in my name and place), anything that that Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes; and
   - 2.5. instruct and authorise any Attorneys to take, on my behalf (and thus in my name and place), any of the Authorised Actions and, on my behalf (and thus in my name and place); take any steps and do anything that the Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes;
3. Without making the nomination, appointment and authority that I have given to Zenowethu under paragraphs 1 and 2 of this Power of Attorney any narrower, I specifically authorise Letsatsi:
   - 3.1. to create a credit profile of Me, including my creditors, judgments, standing liabilities and my overall credit ratings and scoring;
   - 3.2. to engage with my creditors to determine and agree full and final settlement amounts;
   - 3.3. to receive certified balances of the amounts that I owe to my creditors;
   - 3.4. to request or otherwise obtain a report in respect of Me from any registered credit bureau;
   - 3.5. to institute any legal proceedings in my name so as to rescind any judgment, debt review order or garnishee order against Me;
   - 3.6. to nominate and instruct, on my behalf, any firm of attorneys to act as my attorneys in any of the legal proceedings set out in paragraph 3.5 of this Power of Attorney above;
   - 3.7. to receive, hold and deal with any amount received by Zenowethu on my behalf and to pay any of my creditors from that amount/s as Zenowethu believes is best; 3.8. to request and obtain from my bank/s the bank statements for my bank accounts for the 90 days that end on the day that I sign this Power of Attorney;
   - 3.9. to perform, at any time while this Power of Attorney is in place, a credit search or a credit investigation into my credit status with any registered credit bureau, court or other institution;
   - 3.10. to monitor, at any time while this Power of Attorney is in place, my payment behaviour by researching my credit record or credit status at any registered credit bureau, court or other institution;
   - 3.11. to use, at any time while this Power of Attorney is in place, any information that it obtains from performing a credit search or credit investigation in respect of Me to do anything that is authorised to do under this Power of Attorney;
   - 3.12. to use, at any time while this Power of Attorney is in place, any information that it obtains by researching my credit record to do anything that is authorised to do under this Power of Attorney
   - 3.13. if an Intended Outcome is achieved, to notify (or get any Attorney to notify) all relevant credit bureaus and other relevant institutions of that change in my credit history and my credit status; and
   - 3.14. to, insofar as the law allows it to do so, receive and disclose my personal information, documents, credit profile information and/or any other credit information from or to:
     - 3.14.1. any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and
     - 3.14.2. any law enforcement agencies that require the information for the prevention or investigation of criminal activities.
4. I can only cancel this Power of Attorney by giving a written notice to Zenowethu that I have cancelled this Power of Attorney.

Signed at Rosslyn on this the 17 day of July 2024

CUSTOMER: S D Modipane

NAME: Samuel

AS WITNESS: 1. _____

2. _____

SCHEDULE 5 – POWER OF ATTORNEY IN FAVOUR OF LETSATSI

POWER OF ATTORNEY

the undersigned

NAME:	Samuel Donald		
SURNAME:	modipane		
DENTITY NUMBER:	6308095485083		
PHYSICAL ADDRESS:	Stand no 3855 Block A		
	Lethabile 0264		
CELL NUMBER:	073 937 3485	WORK TELEPHONE NUMBER:	

ant Letsatsi Finance and Loan (Pty) Ltd. (that company is called **"Letsatsi"** in this Power of Attorney), and if applicable, also Letsatsi's sub-contractors (Letsatsi's ıb-contractors are called **"Contractors"** in this Power of Attorney) and, if applicable, also those Contractors' sub-contractors (those Contractors' sub-contractors e called **"Attorneys"** in this Power of Attorney), to take and do all relevant, reasonable and lawful actions, steps and other things, and sign all relevant, asonable and lawful documents, (those actions, steps, things and signing of documents are together called the **"Authorised Actions"** in this Power Attorney) for and on my behalf (and thus in my place), in order to try to repair my credit record in the way/s set out in the Credit Repair Services Agreement etween Letsatsi and Me (that agreement is called the **"Agreement"** this Power of Attorney) and to achieve the Indended Outcomes (as the term "Intended Outcomes" is defined in the Agreement).

I nominate, appoint and authorise Letsatsi, with full power of substitution (in other words, Letsatsi can transfer the powers and authorities given to it in this Power of Attorney to someone else, such as to a Contractor) to be my agent, and in my name and place, and thus on my behalf, to take all of the Authorised Actions.

Without making the nomination, appointment and authority that I have given to Letsatsi under paragraph 1 of this Power of Attorney any narrower, I specifically authorise Letsatsi to, on my behalf (and thus in my name and place):

2.1. issue and deliver debit order payment instructions to My bank for the collection of the Chosen Fees (as the term "Chosen Fees" is defined in the Agreement) from My Bank Account (as the term "My Bank Account" is defined in the Agreement);

2.2. deduct (or let my bank deduct) the Chosen Fees (as the term "Chosen Fees" is defined in the Agreement) automatically from My Bank Account (as the term "My Bank Account" is defined in the Agreement) and transfer it to Letsatsi's bank account in terms of the Debit Order (as the term "Debit Order" is defined in the Agreement);

2.3. access and monitor My Bank Account (as the term "My Bank Account" is defined in the Agreement) and any movements on it;

2.4. take any steps and do anything that Letsatsi thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement);

2.5. instruct and authorise any Contractors to take any of the Authorised Actions on my behalf (and thus in my name and place);

2.6. instruct and authorise any Contractors to, on my behalf (and thus in my name and place), take any steps and do, on my behalf (and thus in my name and place), anything that that Contractor thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement); and

2.7. instruct or authorise any Contractors to instruct and authorise any Attorneys to take, on my behalf (and thus in my name and place), any of the Authorised Actions and, on my behalf (and thus in my name and place); take any steps and do anything that the Attorney thinks is relevant, reasonable and lawful to try to achieve the Intended Outcomes (as the term "Intended Outcomes" is defined in the Agreement).

Without making the nomination, appointment and authority that I have given to Letsatsi under paragraphs 1 and 2 of this Power of Attorney any narrower, I specifically authorise Letsatsi:

3.1. to create a credit profile of Me, including of my creditors, judgments, standing liabilities and my overall credit ratings and scoring;

3.2. to engage with my creditors to determine and agree full and final settlement amounts;

3.3. to receive certified balances of the amounts that I owe to my creditors;

3.4. to request or otherwise obtain a report in respect of Me from any registered credit bureau;

3.5. to institute any legal proceedings in my name so as to rescind any judgment or debt review order against Me;

3.6. to nominate and instruct, on my behalf, any firm of attorneys to act as my attorneys in any of the legal proceedings set out in paragraph 3.5 of this Power of Attorney above;

3.7. to receive, hold and deal with any amount received by Letsatsi on my behalf and to pay any of my creditors from that amount/s as Letsatsi believes is best;

3.8. to request and obtain from my bank/s the bank statements for my bank accounts for the 90 days that end on the day that I sign this Power of Attorney;

3.9. to perform, at any time while the Agreement is in place, a credit search or a credit investigation into my credit status with any registered credit bureau, court or other institution;

3.10. to monitor, at any time while the Agreement is in place, my payment behaviour by researching my credit record or credit status at any registered credit bureau, court or other institution;

3.11. to use, at any time while the Agreement is in place, any information that it obtains from performing a credit search or credit investigation in respect of Me to provide the Services (as the term "Services" is defined in the Agreement);

3.12. to use, at any time while the Agreement is in place, any information that it obtains by researching my credit record to provide the Services (as the term "Services" is defined in the Agreement);

3.13. if an Intended Outcome is achieved, to notify (or to tell any Contractor or Attorney to notify) all relevant credit bureaus and other relevant institutions of that change in my credit history and my credit status; and

3.14. to, insofar as the law allows it to do so, receive and disclose my personal information, documents, credit profile information and/or any other credit information from or to:

3.14.1. any credit providers, credit bureaus, credit reporting agencies, courts or other relevant persons or entities; and

3.14.2. any law enforcement agencies that require the information for the prevention or investigation of criminal activities.

I can only cancel this Power of Attorney by giving a written notice to Letsatsi that I have cancelled this Power of Attorney.

igned at Rosslyn on this the 17 day of July 2024

:USTOMER: S.D Modipane

AS WITNESS: 1._____

IAME: Samuel Donald modipane

2._____

SCHEDULE 7
LETSATSI FINANCE AND LOAN (PTY) LTD ("Letsatsi Finance")

REGISTRATION NO: 2004/029710/07 – NCRCP 895

AUTHORISATION FOR COMPANY PAYROLL / STOP ORDER DEDUCTION

I, the undersigned whose identity details are as follows:- "The Employee"

Full Names: Samuel Donald	**Surname:** Modipane
Identity Number: 6308095485083	**Salary / Employee number:** 97075

Do hereby irrevocably authorise the payroll officer/ authorised officer of:- "The Company"

Full Name & Registration Number of Employer:

To effect transfer from my salary of the amount equal to the monthly instalment as stipulated below and when the same falls due and is payable by Me to Letsatsi Finance and that such amount falling due shall be paid into the said bank account of Letsatsi Finance of which the details are stated below.

Bank Account**Bank Account Details:**

Beneficiary Name: Letsatsi Finance and Loan (Pty) Ltd
Beneficiary Bank: Absa Bank
Branch: Eastgate
Branch Code: 632 005
Account No: 404 9133 125
Type of account: Cheque
Client Ref No: Employee ID Number _____

Credit Repair Repayment Schedule Details:

Monthly Instalment: R_____ X _____Months

First Date of the Instalment: Date_____ Month_____ Year _____

I hereby authorise the Company to deduct all amounts, according to the Credit Repair Repayment Schedule Detail above, due and owing or which may become due and owing by Me to Letsatsi Finance from my salary / wages and to pay such amounts into the above mentioned bank account of Letsatsi Finance, and to do so at all times for the full period set out under the Credit Repair Repayment Schedule Details above.

I agree and undertake to render all such assistance as may be necessary to Letsatsi Finance in order to give effect to the above. I hereby authorise the Company to give effect to this authorisation for the duration of the period set out under the Credit Repair Repayment Schedule Details detailed above for as long as I am employed by the Company until such time as the Company is notified in writing by Letsatsi Finance that all amounts payable by Me to Letsatsi are paid up in full.

I agree and understand that Letsatsi Finance has granted and / or will grant Me this service based on inter alia (among other things) the strength and security of this authorisation. I therefore undertake and agree to make no attempt to cancel this authorisation, until such time as all amounts that are due and payable, or which may become due and payable by Me to Letsatsi Finance have been paid in full.

I hereby authorise the Company to notify without delay Letsatsi Finance in the event of the termination of my employment with the Company for whatsoever reason. Upon termination of my employment, I further authorise the Company to deduct an amount equal to the combined total of all outstanding Credit Repair Repayment Schedule Details amounts that are owing by Me to Letsatsi Finance and to make that deduction from whatever amount is due to Me by the Company, and to effect immediate payment of the amount equal to that combined total of all my outstanding debt to Letsatsi Finance.

THUS SIGNED AT Rossiyn ON THIS 17 DAY OF (MONTH) May IN THE YEAR OF 2024

Signature of The Employee: S.D.Modipane Witness: _____

I / We, the undersigned, duly authorised representative/s of the Company, hereby acknowledge and agree to give effect and to accept the above authorisation according to the terms and conditions as stipulated above.

I / We specifically agree to notify Letsatsi Finance of any attempt to cancel and / or change the above authorisation by the Company and in the case of the employment of the employee with the Company being terminated for whatever reason.

_____
Signature of Authorised Company representative:

Full Name & Surname: _____

Capacity: _____

Telephone Number: _____

Email Address: _____

Official Company stamp

Date: _____

Letsatsi Finance Contact Details	
Branch Name:	
Staff Name:	
Branch Tel:	
Fax:	
Email:	
Client Number:	
Reference Number:	
Confirmation with Company Representative when returned:	
Branch Manager Confirmed:	
Date:	

ZENOWETHU
Debt Management
Restoring ZEN
Est. 2013

Registered Debt Counsellor. Registration number **NCRDC3693**
Member of Debt Counsellors Association of South Africa **DCASA 0863**
Telephone Number: **081 747 7616**

Authorization to Obtain Confidential Information with All Credit Bureaus

I, the undersigned,

Samuel Donald Modipane — 6308095485083
(Full Name and Surname) — (ID No)

I Consent that the Debt Counsellor may obtain and update my credit records details from any/all registered credit bureaus and from any other registers which may contain any of my credit information.

I Consent that the Debt Counsellor and the firm that the Debt Counsellor works for and its associates may send me marketing and promotional materials.

I hereby certify that the following documentation has been attached hereto:
1. Valid Proof of Residential Address; and 2. A Copy of My Identity Document

DATED AT Rossiyn ON THE 17 DAY OF July 2024.

SIGNATURE S.D. Modipane

ZENOWETHU
Debt Management
Restoring ZEN
Est. 2013

POWER OF ATTORNEY

This Power of Attorney (the "Agreement") is made BETWEEN: Zenowethu Debt Management (PTY) LTD a Company managed by a sole director Aaron Nzotho Id No: 7809065687086 the company is registered under the laws of the Republic of South Africa, with registration number 2013/121120/07, and includes any exclusive Legal Practice or Legal Representative, subsidiary and or holding company having its registered head office at Suite 2 Second Floor, Central House, 17 Central Road, Mabopane, 0199.

AND:

Samuel Modipane an adult (Fe)Male with ID Number: 6308095485083
I, the undersigned, do hereby nominate, constitute and appoint Zenowethu Debt Management with Power of Substitution to be my true and lawful agent in my name, place and stead to deal with any matter, sign all documents necessary, and to access my account information with any of my credit providers or credit bureaus and/or collection agents or any other agent of a credit provider/lender/collector/attorney or any third party that is needed to enable Zenowethu Debt Management to obtain credit data from any credit bureaus, manage credit information, provide financial advice, lodge disputes with the necessary credit bureau, negotiate settlement amounts and/or payment arrangements with credit providers and/or collectors pertaining to clearing my credit reports of all (and any) incorrect, irregular and/or unlawful listings and/or information pertained therein or to institute any legal action to ensure the correction and finalization thereof.

I further authorize Zenowethu Debt Management to disclose such any credit report information to the 3rd Party applicant to whom I have applied for finance.

Further to appoint an attorney, firm and/or legal professional on our behalf to appear in court to rescind and/or challenge any judgment(s) that may have been obtained against me/us and to appear on my/our behalf in any matter relating thereto and to proceed to the finalization of such.

Further to claim damages in terms of the laws of the Republic of South Africa, from any third party resulting from incorrect information, listings or any other matter relating to my credit report and/or score, which may or may not include, personal damages that I may have suffered as a result of the incorrect information on my credit reports.
I hereby confirm that this Power of Attorney was signed by me and not by any other person, freely and not under any
duress;

DATED AT Rossiyn ON THE 17 DAY OF July 2024.

SIGNATURE S.D. Modipane

Witness Signature

Witness Signature

ZENOWETHU
Debt Management
Restoring ZEN
Est. 2013

Registered Debt Counsellor. Registration number **NCRDC3693**
Member of Debt Counsellors Association of South Africa **DCASA 0863**
Telephone Number: **081 747 7616**

Transfer Authorization

I, the undersigned,

Samuel donald modipane
(Full Name and Surname)

6308095485083
(ID No)

I Consent that the Debt Counsellor may request my debt review file from my current debt counsellor,

Debt Counsellor Name: _____

Counsellor Number: **NCRDC**_____

I hereby certify that the following documentation has been attached hereto:
1. Valid Proof of Residential Address; and 2. A Copy of My Identity Document

DATED AT Rosslyn ON THIS 17 DAY OF July 2024.

Signature: S.D Modipane

Credit Check

Consumer

CREDIT REPORT

Name & Surname:	SAMUEL MODIPANE
Identification Number:	6308095485083
Bureau Enquiry Date:	16 JULY 2024 11:51:18
Requested By:	7935-1
Enquiry Reference:	1070552734

Privacy Statement

Kindly note that this document contains personal information (as regulated by the Protection of Personal Information Act 4 of 2013) and consumer credit information (as regulated by the National Credit Act 34 of 2005) and should be dealt with according to privacy legislation in South Africa.

Specifically, it should only be used for the purpose for which it was provided. it should not be disclosed to any unauthorized third party and should be dealt with confidentially and should be discarded and expunged once it has been used.

Kindly report any unlawful use hereof to za.info@experian.com

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Definite Match

Identification/Passport No.	Name	Surname	Identification Status	Deceased Date	Country
6308095485083	SAMUEL	MODIPANE	VERIFIED	-	SOUTH AFRICA

Previous Enquiries

Enquiry Date	Service Provider	Contact	Contact No.
05-07-2024 12:34	LETSATSI FINANCE AND LOAN - POYNTONS	THE MANAGER	(012) 326 2288

Sigma Unsecured

WARNING

VERY HIGH	HIGH	AVERAGE	LOW	MINIMUM	NO SCORE
<599	599-615	616-633	634-657	>657	-

NOT ENOUGH BUREAU DATA AVAILABLE TO ACCURATELY CALCULATE THE SCORE.

Warning(s)

NOTIFICATION OF DEBT RESTRUCTURING.

CONSUMER HAS ONE OR MORE ADVERSE ACCOUNTS.

6308095485083

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Codix Results

Application has been approved for further processing

Application has been referred for further processing

Application has been declined for a particular reason

Products	Outcome	Reasons
1 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
2 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
3 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
4 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
5 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
6 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
9 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
13 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
24 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)
36 MONTH	✗	CLIENT IS LISTED UNDER DEBT COUNSELLING (DECLINE)

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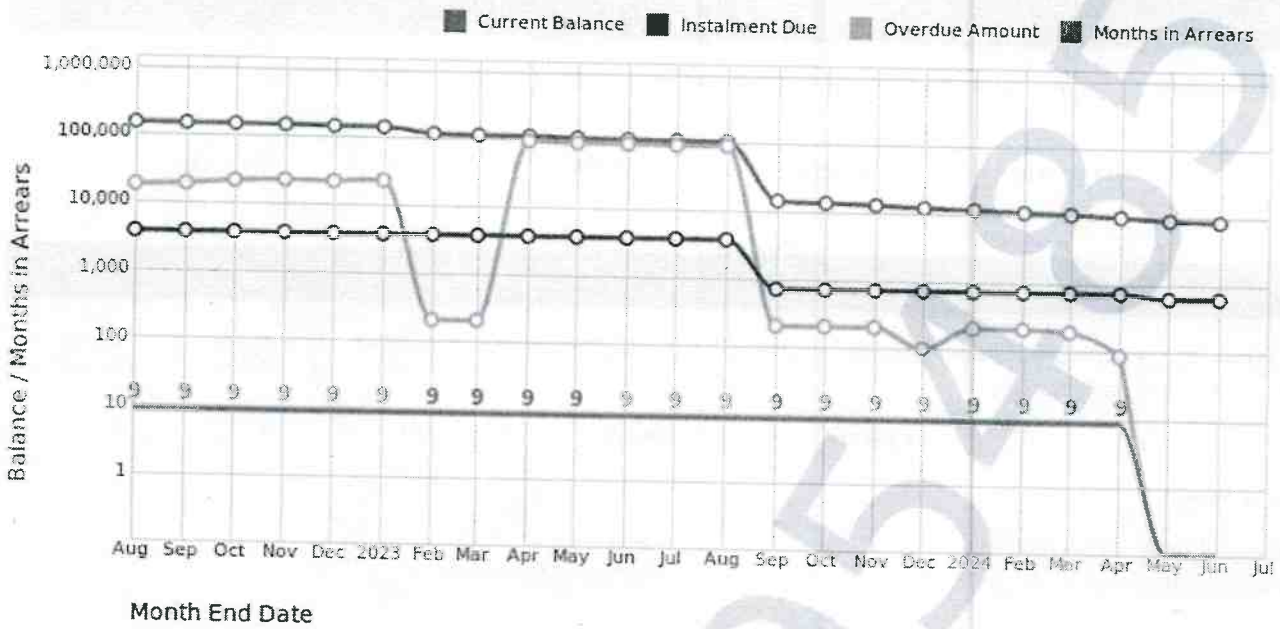
Consolidated Payment Matrix



Debt Restructuring

Registration No.	Contact	Contact No.	Application Date	Status Description	Status Date
NCRDC2686	NEL HENDRIK CHRISTOFFEL	0219990606	14-09-2018	CONSENT ORDER FOR STATUTORY DEBT RESTRUCTURING.	08-10-2020

Adverse Information

Data Provider	Account Type	Status	Current Balance	Last Payment	Adverse Code	Adverse Date
ABSA PERSONAL LOANS	PERSONAL CASH LOANS	OPEN/CURRENT	R 87,343.00	31-07-2023	WRITTEN OFF	22-08-2023

Supplier ID	57
Branch Code	-
Sub. Account No.	-
Months in Arrears	9
Account Open Date	28-10-2019
Adverse Date	22-08-2023
Last Payment Date	31-07-2023
Adverse Balance	-
Open Balance	R 159,381.00
Current Balance	R 87,343.00
Status Date	-
Account Type	PERSONAL CASH LOANS
Ownership Type	OTHER

Number of Instalments (Terms)	77
Data Provider	ABSA PERSONAL LOANS
Account No.	3051734439
Payment History Status	W----------
Payment History	9111100799999999999999
Adverse Code	WRITTEN OFF
Deferred Payment Date	-
Date of Last Update	31-08-2023
Overdue Balance	R 87,343.00
Instalment Amount	R 2,982.00
Loan Reason Code	OTHER
No Joint Loan Participants	0
Third Party Name	-

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Account Sold to Third Party	-	Repayment Frequency	MONTHLY
Payment Type	OTHER		

Accounts Summary

Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
9	R 8,324.00	R 608.00	R 0.00	2	2

CPA Summary

Highest Judgment Amount	Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
R 0.00	9	R 6,133.00	R 403.00	R 0.00	1	1

Past 12 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

Past 24 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

Past 36 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

Account Detail

Adverse Accounts	1	Instalment Accounts	0
Revolving Accounts	0	Open Accounts	0

Adverse Accounts	Revolving Accounts	Instalment Accounts	Open Accounts
1	0	0	0

NLR Summary

Worst Months Arrears (Last 36 Months)	Balance Exposure	Monthly Instalment	Cumulative Arrears	Active Accounts	Closed Accounts
9	R 2,191.00	R 205.00	R 0.00	1	1

Past 12 Months

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Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

Past 24 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

Past 36 Months

Enquiries by Client	1	Positive Loans	1
Enquiries by Other	1	Highest Months in Arrears	9

CPA Accounts

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Payment History	Last Payment
ABSA CREDIT CARD	CREDIT CARD ACCOUNT	OPEN/CURRENT	R 403.00	R 6,133.00	R 6,450.00	00000000000000000000000	31-05-2024
HOLLARD LIFE ASSURANCE	LONG TERM INSURANCE	CANCELLED BY CLIENT	R 0.00	R 0.00	R 0.00	00	-

NLR Accounts

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Payment History	Last Payment
ABSA BANK LIMITED	TERM LOAN DIRECT COLLECTION	OPEN/CURRENT	R 205.00	R 2,191.00	R 11,207.00	00000000000000000000000	31-05-2024
CAPITEC BANK LIMITED	TERM LOAN DIRECT COLLECTION	ACCOUNT CLOSED	R 0.00	R 0.00	R 14,000.00	09999999999999999999999	03-05-2024

Properties Owned (Credit Check V1)

ERF No.	Property Type	Deed Town/ Registration Division	Portion	Unit No.	Section Scheme Name

Addresses

Address Type	Address	Postal Code	Date Created
RESIDENTIAL	STAND 3855 BLOCK A WARDLETLHABILEBRITS	0264	30-06-2024
RESIDENTIAL	STAND 3855 BLOCK A LETLHABILEBRITS-	0264	31-05-2024

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RESIDENTIAL	P O BOX 106 BRITS--	0250	31-05-2023
RESIDENTIAL	3855 BLOCK A WAY LETHLABILE ALETHLABILE-	0264	30-11-2019
RESIDENTIAL	3855 A LETLHABILE BRITS--	0250	30-04-2019

Contact Numbers

Number Type	Contact No.	Date Created
CELLPHONE	0739351527	31-01-2019
HOME	0122510611	26-04-2019
WORK	0122510133	26-04-2019
HOME	0123189265	28-02-2019
CELLPHONE	0739351527	30-11-2009

Employers

Employer Name	Occupation	Employer Type	Salary Freq.	Payslip Ref.	Employee No.	Active Date
MADIBENG MUNICIPALITY						30-06-2024
MADIBENG MUNICIPAL						29-06-2024
MADIBENG LOCAL MUNICIPALITY						31-05-2024
DEPARTMENT OF EDUCATION						31-01-2020
MADIBENG LOCAL MUNICIPALITY	GENERAL WORKER					31-12-2017

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Appendix

CPA Accounts – Detailed Information

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Last Payment
ABSA CREDIT CARD	CREDIT CARD ACCOUNT	OPEN/CURRENT	R 403.00	R 6,133.00	R 6,450.00	31-05-2024

Supplier ID	54	No. of Instalments (Terms)	51
Branch Code	-	Data Provider	ABSA CREDIT CARD
Sub. Account No.	-	Account No.	4550270700778000
Months in Arrears	0	Payment History Status	----------
Account Open Date	26-04-2019	Payment History	000000000000000000000000
Last Payment Date	31-05-2024	Deferred Payment Date	-
Open Balance	R 6,450.00	Date of Last Update	29-06-2024
Current Balance	R 6,133.00	Overdue Balance	R 0.00
Status Date	-	Instalment Amount	R 403.00
Account Type	CREDIT CARD ACCOUNT	Status Code	OPEN/CURRENT
Ownership Type	OTHER	Loan Reason Code	OTHER
Account Sold to Third Party	-	No Joint Loan Participants	0
Payment Type	OTHER	Third Party Name	-
Repayment Frequency	MONTHLY		

HOLLARD LIFE ASSURANCE	LONG TERM INSURANCE	CANCELLED BY CLIENT	R 0.00	R 0.00	R 0.00	-

Supplier ID	5459	No. of Instalments (Terms)	0
Branch Code	-	Data Provider	HOLLARD LIFE ASSURANCE
Sub. Account No.	-	Account No.	16569646
Months in Arrears	0	Payment History Status	G-
Account Open Date	01-06-2022	Payment History	00
Last Payment Date	-	Deferred Payment Date	-
Open Balance	R 0.00	Date of Last Update	31-07-2022
Current Balance	R 0.00	Overdue Balance	R 0.00
Status Date	06-07-2022	Instalment Amount	R 0.00
Account Type	LONG TERM INSURANCE	Status Code	CANCELLED BY CLIENT
Ownership Type	OTHER	Loan Reason Code	-
Account Sold to Third Party	-	No Joint Loan Participants	0
Payment Type	STAFF ACCOUNT	Third Party Name	-
Repayment Frequency	MONTHLY		

NLR Accounts – Detailed Information

Data Provider	Account Type	Status	Instalment Amount	Current Balance	Opening Balance/ Credit Limit	Last Payment
ABSA BANK LIMITED	TERM LOAN DIRECT COLLECTION	OPEN/CURRENT	R 205.00	R 2,191.00	R 11,207.00	31-05-2024

Supplier ID	1078	No. of Instalments (Terms)	58
Branch Code	-	Data Provider	ABSA BANK LIMITED
Sub. Account No.	-	Account No.	3052575840

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Months in Arrears	0	Payment History Status	----------
Account Open Date	25-02-2020	Payment History	000000000000000000000000
Last Payment Date	31-05-2024	Deferred Payment Date	-
Open Balance	R 11,207.00	Date of Last Update	30-06-2024
Current Balance	R 2,191.00	Overdue Balance	R 0.00
Status Date	-	Instalment Amount	R 205.00
Account Type	TERM LOAN DIRECT COLLECTION	Status Code	OPEN/CURRENT
Ownership Type	OTHER	Loan Reason Code	OTHER
Account Sold to Third Party	-	No Joint Loan Participants	0
Payment Type	DEBT UNDER RESTRUCTURE	Third Party Name	-
Repayment Frequency	MONTHLY		

CAPITEC BANK LIMITED	TERM LOAN DIRECT COLLECTION	ACCOUNT CLOSED	R 0.00	R 0.00	R 14,000.00	03-05-2024

Supplier ID	1229	No. of Instalments (Terms)	37
Branch Code	-	Data Provider	CAPITEC BANK LIMITED
Sub. Account No.	-	Account No.	0112171555144231
Months in Arrears	0	Payment History Status	C----------
Account Open Date	01-12-2017	Payment History	099999999999999999999999
Last Payment Date	03-05-2024	Deferred Payment Date	-
Open Balance	R 14,000.00	Date of Last Update	31-05-2024
Current Balance	R 0.00	Overdue Balance	R 0.00
Status Date	03-05-2024	Instalment Amount	R 0.00
Account Type	TERM LOAN DIRECT COLLECTION	Status Code	ACCOUNT CLOSED
Ownership Type	OTHER	Loan Reason Code	CONSOLIDATION LOAN
Account Sold to Third Party	-	No Joint Loan Participants	0
Payment Type	DEBT UNDER RESTRUCTURE	Third Party Name	-
Repayment Frequency	MONTHLY		

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