

**PROVIDENT FUND OF THE FURNITURE INDUSTRY OF THE  
WESTERN CAPE**

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Furniture Industry House, 19 Kent Street, Salt River 7925 : P.O. Box 1123 Woodstock 7915 : Phone: 448-4436/40 Fax: 447-0376  
e-mail-housingloans@furniture.org.za

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**HOUSING LOAN : PLEDGE AND CESSION IN SECURITATEM DEBITI BY  
MEMBER IN TERMS OF CLAUSE 11 OF THE PROVIDENT FUND  
AGREEMENT**

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I, \_\_\_\_\_, hereby pledge and cede in securitatem debiti to the Provident Fund of the Furniture Industry of the Western Cape (the "Fund") my Member's Credit in terms of clause 11 of the Provident Fund Agreement as security for the repayment of a housing loan of which the capital sum granted to me by the Fund equates to R \_\_\_\_\_.

**This pledge and cession in securitatem debiti shall remain in full force and effect until the full amount of the housing loan is repaid to the Fund.**

**SIGNATURE .....**

**Signed at ..... this ..... day of ..... (month)**

**2009.**

**Witness .....**

**Witness .....**