



YOUR PERSONAL HOME
LOAN SPECIALIST

**With MortgageMax,
you're in safe hands.**

MortgageMax
The Future of Homeloans

Your new home awaits you...

Buying a home is one of the most significant investments you'll make in your life, which is why you need a home loan expert on hand to help you through the home-buying journey.

With a wealth of experience in the home loan industry, and through strong relationships with SA's leading banks, we're committed to negotiating the best deal for you.



Why choose MortgageMax?

- Our home loan service is absolutely FREE
- Our service is PERSONALISED to get you the home loan that best suits YOU
- We assess your unique circumstances and PRE-QUALIFY you upfront, so you know what you can afford and where to look
- We're on hand to provide you with EXPERT ADVICE every step of the way – long before you even sign an Offer to Purchase (OTP)
- We'll apply to SA's leading financial institutions on your behalf, monitor their progress, and provide you with CONTINUOUS FEEDBACK and updates
- We'll negotiate the best possible INTEREST RATE for you, giving you the option to choose the offer that best suits you

Call us now to embark on your personalised home-buying journey (include partner contact details)

www.mortgagemax.co.za

1 HOW MUCH CAN YOU AFFORD?



The amount is calculated based on your monthly household income and expenses. You can also check your bond repayments on a desired bond amount. Use our calculators at www.mortgagemax.co.za

2 GET PRE-QUALIFIED



Getting pre-qualified will give you an indication of whether you qualify for a loan or not and will let prospective sellers know you are a serious Buyer.

3 FIND A PROPERTY



House hunt with confidence knowing what you can afford and where to look.

4 SIGN AN OFFER TO PURCHASE (OTP)



You offer to buy a property from the Seller by signing an OTP, which the Seller needs to accept. This is normally done through an estate agent who is mandated to sell the property.

5 APPLY FOR A HOME LOAN THROUGH MORTGAGEMAX



Send your OTP to MortgageMax and we will apply to multiple banks, including your own, for a home loan. We will come back to you with multiple bank offers, allowing you to choose the option best suited to you.

6 INSURE YOUR INVESTMENT



As a new homeowner you should ensure you are comprehensively insured. BetterSure** can offer you building, home contents and life insurance at competitive premiums.

Call 0860 333 373.

13 CONGRATS YOU'RE OFFICIALLY A HOME OWNER!



MortgageMax
The Future of Homeloans
HOME-BUYING JOURNEY



12 REGISTRATION & PROCEEDS



- The Conveyancers appear at the Deeds Office to register the Deeds.
- Ownership passes from the Seller to the Buyer.
- The Buyer's new Bond is registered.*
- The Seller's existing Bond is cancelled.*
- The Guarantees are paid.*
- The Seller is paid out the net proceeds.
- The Estate Agent is paid their commission.
- The new owner takes occupation of their new property.

11 LODGEMENT



When all documents are signed, costs are paid and certificates obtained, the documents are prepared for lodgement at the Deeds Office.

10 GUARANTEES ARE PROVIDED



- The Attorneys provide Guarantees from the Buyer's Bank for the purchase price, or the balance of the purchase price if a deposit is being paid up front.
- The Seller's existing bond on the property is prepared to be cancelled.
- The Attorneys ensure FICA Compliance as a protective measure against fraud.

9 COMPLIANCE CERTIFICATES TO BE SUPPLIED



The Seller is now required to provide these compliance certificates: Electrical, Plumbing*, Borer Beetle*, Gas*, Electric Fence.*

7 INSTRUCTION SENT



The Seller instructs their Transferring/Cancellation Attorney to cancel their existing bond (if applicable). The relevant Registration Attorney (selected by the bank) is instructed to carry out the transfer and bond registration.

8 DOCUMENTS SIGNED



- Once all conditions have been met, the transfer and bond documents are drafted by the Registration Attorney.
- The Buyer and Seller sign the respective transfer documents.
- The Buyer signs the bond documents.*
- All relevant Transfer costs are paid by the Buyer.
- The Seller pays their rates, including advance rates if required.
- The Transfer Attorney applies for a transfer duty receipt from SARS, a Rates Clearance Certificate and a Levy Certificate* and makes the necessary payments.

*If applicable

**All insurance products are offered by BetterSure Distribution Services Proprietary Limited, an authorised financial services provider. FSP No. 24015. T&C's apply