# Attorney Realtor Hub

How to join

FEB 2023



# Founding Members Attorney Realtor Hub

Attorney Realtor Hub was formed as Joint Venture between practising conveyancing attorneys:

Chris Fick 082 491 0032 Meyer de Waal 083 653 6975 www.chrisfick.co.za www.mdwinc.co.za <u>chris@chrisfick.co.za</u> <u>meyer@mdwinc.co.za</u>

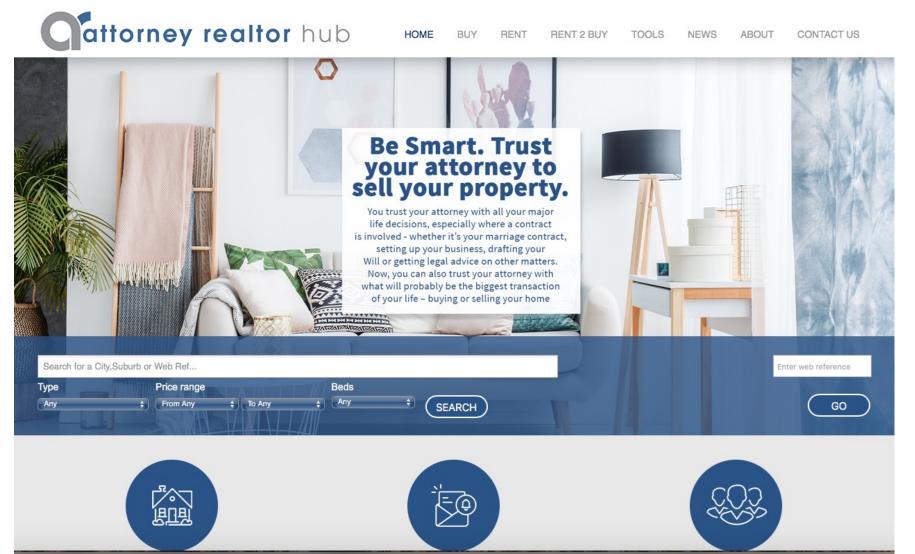
- with a passion for property, are innovative and who know Attorneys can provide the best turnkey service for a property sale transaction, working more efficiently, applying modern technology and their legal skills and experience, combined with their large database of clients, earning sales revenue and securing property transfer mandates
- and are inviting like- minded and innovative attorneys to join and share in the revolution to take back and control our stake holding in the property environment
- In December 2022 18 Attorney firms are part of the Attorney Realtor Hub.

### Concept- Developed by Attorneys for Attorneys

- Attorney Realtor Hub provides the platform and "toolset", software and combined services to Attorneys selling properties
  - Attorneys selling properties as from 2,5 % 5 % commission plus VAT [you can set your own commission] working more efficiently
  - Applying their legal skills, training and expertize, combined with cutting edge technology
  - Only qualified attorneys may join
    - Nominal joining & monthly subscription fee
    - No expensive area bound franchise fee
    - No exclusive demarcated areas will exist
  - Only cash or pre-qualified buyers are introduced to sellers
  - With Virtual Reality Tours, customized for ARH, Sellers have less disruption and more safety showing their homes to prospective buyers
  - Management through Prop Cntrl, a comprehensive web based property syndication listing and management facility

### Website:

# https://www.attorneyrealtorhub.co.za



### Website:

# https://www.attorneyrealtorhub.co.za



#### LIST YOUR PROPERTY

Relocating, Scaling Down, Sizing Up, whatever your reason, we are here to ensure your property finds new owners...

Find Out More



#### **EMAIL ALERTS**

Be kept in the loop when new properties are listed in your area that matches your needs? Register for our property alerts...

Sign Me Up



#### **MEET OUR AGENTS**

Are you looking to buy a home that will suit you, your family and your budget? We are here to help you find the right place...

Find Out More



House for sale in Herlear, Kimberley



House for sale in Hillcrest, Kimberley



Townhouse for sale in Boardwalk Meander, Pretoria



House for sale in Wonderboom, Pretoria

## Why join Attorney Realtor Hub?

Products	Attorney Realtor Hub	Your own initiative	
Syndication Set-up costs	Included	Expect to pay R42 000 +/-	
Monthly subscription & admin costs	Reduced as shared as a collective	Pay your own	
Syndication Property Listings – sales and rentals	Property 24 and Private Property – Prop Cntrl	Load each individually	
Network & Footprint	Largest network of National Attorney Realtors	Limited to your own network	
Online Home Loan prequalification	Included	Not available	
Customized Virtual Reality Tours	Included – pay per user	Your own	
Flisp subsidy pre-qualification	Included	Your own	
Flisp services	Included	Your own	
Property Expo's	Shared costs	Your own	
Media articles	Shared	Your own	
Mortgage Origination	Included	Your own	
Rent2buy Finance	Included	Your own	
Tenant Network Profile reports	Available	Your own	
Credit Score reports	Available	Your own	
Virtual Agent –new	Available	Your own	
Bitrix24 CRM Integration – new	Available	Your own	
Rental Guarantees	Available	Your own	

## Benefits of Attorneys joining ARH

- Additional revenue for attorneys, earning commission on property sales- you can set your own commission structure
- Get your foot in the door for the conveyancing instruction
- Attorneys can share commissions [fees] with each other
- Largest national footprint of property realtors
- Nominal initial registration fee payable to join ARH
- Nominal monthly subscription fee payable to join ARH

### Already established

- Syndication platform to list Property 24 and Private Property Prop Cntrl
- Online home loan pre-qualification web link My Bond Fitness
- Virtual Reality Tour SLA with service provider
- Flisp pre-qualification for government subsidies
- Rent2buy & Instalment Sales
- Mortgage Origination
- Online home loan final approval

# Why Syndicate Property Listings?

- Attorney Realtor Hub already signed up with Prop Cntrl, that feeds through to largest and most efficient property listing portals -Property 24 and Private Property.
- Attorneys selling properties can subscribe to Attorney Realtor Hub and reap of the benefits and share the
  costs and collaborate with each other.
- Syndication has enabled Attorney Realtors and estate agents to capture a property listing once and then, with a single click of a button, automatically publish that listing on multiple property portals.
- Syndication is an important method of marketing a property listing online and offers several benefits to your Attorney Realtor business

# **Benefits: Property Listing Syndication**

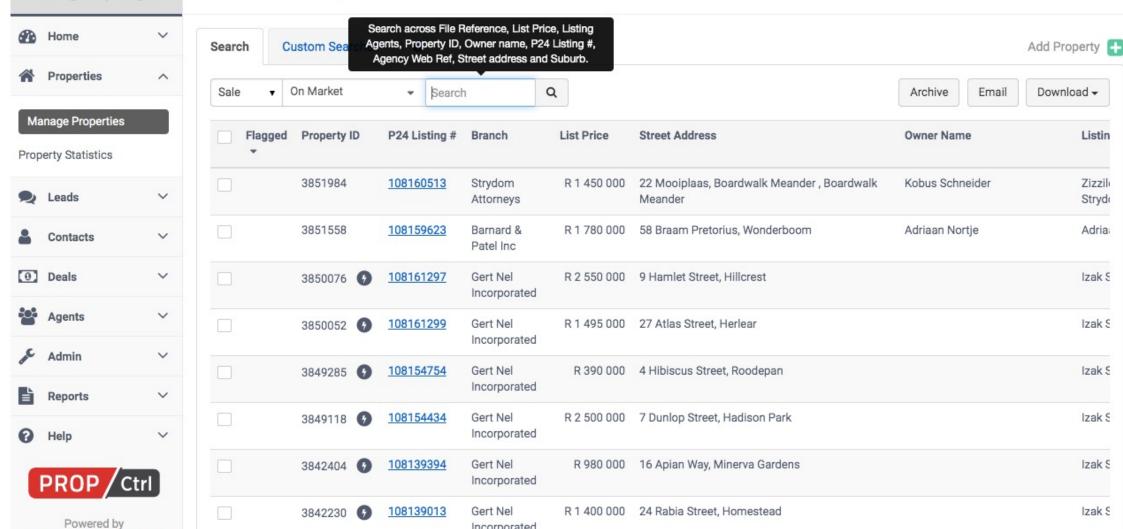
- Property 24 and Private Property are the leading online property listing portals
- Reduced Admin Time and Costs
- Easily Monitor and Manage Multiple Feeds
- Improved Brand Awareness
- Maximum Market Exposure for Seller or Landlord Listings
- Maximum Buyer and Tenant Leads
- Prequalified Buyer and Tenant Leads
- Less disruption, more comfort and improved security

- The more important the property portal's role becomes in today's digital real estate market, the more vital a syndication service becomes in the marketing process.
- With a single click of the mouse, a good syndication system will greatly reduce your admin time and costs by automatically publishing your listings on the the two largest property portals, enable you to easily manage and monitor all your outbound feeds, improve your brand awareness, provide maximum market exposure for your listings and ultimately help you generate more leads.

## Administrative Platform – Prop Cntrl







# Prop Cntrl – Extensive Training Videos available

### **Propetrl Training Videos:**

To view all the training videos:	https://www.youtube.com/watch?v=qBd7qPqfbzo&index=1&list=PL2A ODM2eZffPkDHBMF-mevLc92LZxmwHt	
1. How to get started on Properti:	https://www.youtube.com/watch?v=qBd7qPqfbzo&list=PL2AODM2eZf fPkDHBMF-mevLc92LZxmwHt&index=1	
2. Creating a Property- PropID:	https://www.youtube.com/watch?v=D3Wi37XUhso&list=PL2AODM2e2 ffPkDHBMF-mevLc92LZxmwHt&index=2	
3. Creating a Property- Property and Features Tab:	https://www.youtube.com/watch?v=PINeEhl5Kro&index=3&list=PL2A ODM2eZffPkDHBMF-mevLc92LZxmwHt	
4. Creating a Property- Marketing and Sharing Tab:	https://www.youtube.com/watch?v=UJdi-ZAb-hl&index=4&list=PL2AODM2eZffPkDHBMF-mevLc92LZxmwHt	
5. Working with an existing Properties – Overview Tab, Activities Tab, Notes, Progress Report:	https://www.youtube.com/watch?v=jeoqvJ8bd E&list=PL2AODM2eZff PkDHBMF-mevLc92LZxmwHt&index=5	
6. Working with an existing Property- Potential buyers Tab, Sales Tab and Status Change:	https://www.youtube.com/watch?v=ViHlgooRRj4&index=6&list=PL2A ODM2eZffPkDHBMF-mevLc92LZxmwHt	

10. Creating a Contact:	https://www.youtube.com/watch?v=sZ7B0aFn2el&index=10&list=PL2 AODM2eZffPkDHBMF-mevLc92LZxmwHt
11. Working with Existing Contacts:	https://www.youtube.com/watch?v=ly1Y41QUk28&index=11&list=PL2 AODM2eZffPkDHBMF-mevLc92LZxmwHt
12. Searching for Contacts:	https://www.youtube.com/watch?v=7sDGi7fWzJc&list=PL2AODM2eZff PkDHBMF-mevLc92LZxmwHt&index=12
13. Creating a Deal- Property Selection:	https://www.youtube.com/watch?v=YUMZ- rKdDol&index=13&list=PL2AODM2eZffPkDHBMF-mevLc92LZxmwHt
14. Completing a Deal:	https://www.youtube.com/watch?v=J3- 1AmGNAJM&index=14&list=PL2AODM2eZffPkDHBMF- mevLc92LZxmwHt
15. Working with Existing Deals:	https://www.youtube.com/watch?v=EWDLpQ0iEwA&index=15&list=PL 2AODM2eZffPkDHBMF-mevLc92LZxmwHt
16. Searching for Deals:	https://www.youtube.com/watch?v=HEGDnAfgtXM&index=16&list=PL 2AODM2eZffPkDHBMF-mevLc92LZxmwHt
17. Creating an Agent:	https://www.youtube.com/watch?v=CR95KF3TOAc&index=17&list=PL 2AODM2eZffPkDHBMF-mevLc92LZxmwHt
18. Working with Existing Agents:	https://www.youtube.com/watch?v=1J1-UGYX- Z4&list=PL2AODM2eZffPkDHBMF-mevLc92LZxmwHt&index=18

### Further Training

PropCntrl completed the 4th session with more tools and tips how to use the platform.
Find herewith:
Herewith the cloud recording from today's PropCtrl training session on User Management (Roles and Permissions), as well as our three previous training sessions.

https://olxgroup.zoom.us/rec/share/e33vRjMo5VoSyyaZGYC411av9l9CgJ9nZ1Lb2l9\_aPsrwbXm5uR8idExyhA8PAco.1j4zEw7NK-RZMTHk Passcode: AG7u0\*cw

Session 3

 https://olxgroup.zoom.us/rec/share/FIJ0j5T6PwE0U32LeEhkQQTL2jbPyllwI1uS9gQYdvmA4Eixa3jbjfMs94IQZxM.EOALaMbNq\_JhFa7a Passcode: Ke^\*K231

Session 2

 https://olxgroup.zoom.us/rec/share/wJn-7Xi2GsuEn5KMCqv2kv8yUJDmvCxb7gXy5zsnYkDvBDeXBWpGxacrIEA-Z bW.PdD0W ixrBbRG8HM Passcode: k!6rh#@p

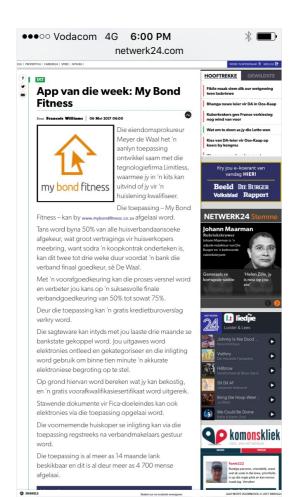
Session 1

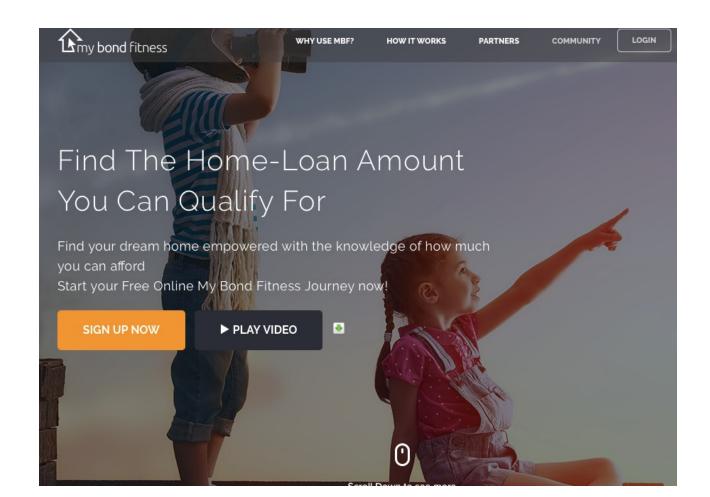
https://olxgroup.zoom.us/rec/share/sMMRu0F-gaGLOMHH4yBq2Cu1lefpkUT3lyFE3yCqztx0h25uYE2uoyRLQgVb6DUu.uSEdMXShvSABtP-v Passcode: %A0s1n!U

# Differentiating factors that sets ARH apart from "normal" estate agents

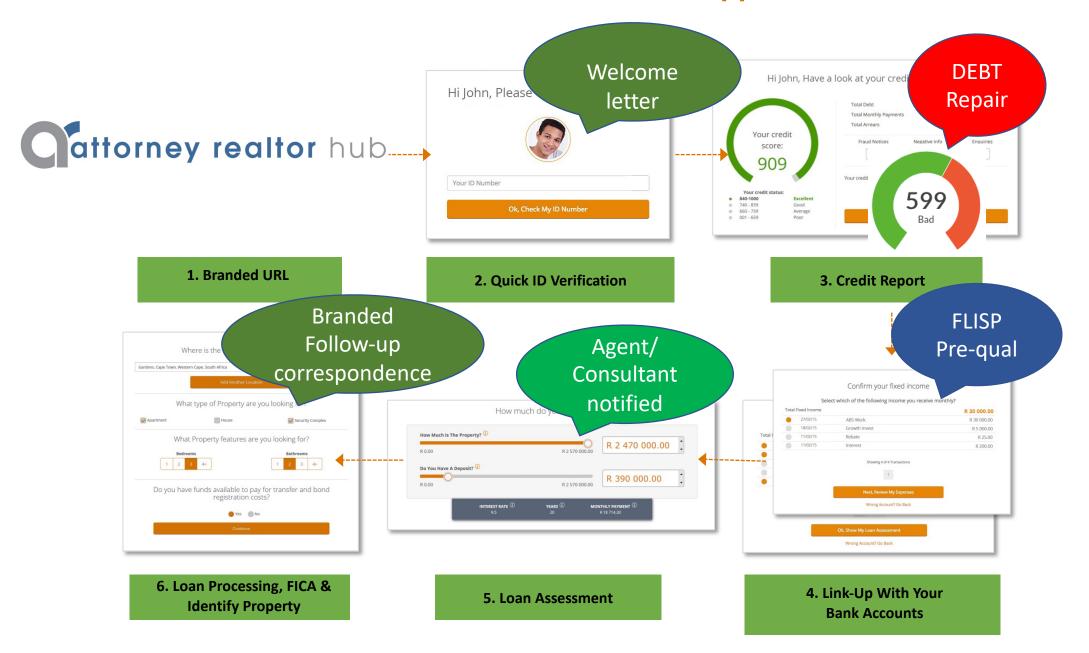
- Attorneys are exempt from the Property Practitioners Act & can sell properties
- Attorneys can act as a principle for a candidate attorney estate agent
- Attorneys are skilled, academically qualified and with practical experience
- Using cutting edge technology and only introduce a potential buyer to seller, once the buyer:
  - Completed a Virtual Reality Tour of the property for sale
  - Is pre-qualified for a home loan or is a cash buyer
  - Is pre-qualified for a Flisp subsidy depending on the income of the purchaser
  - Can make use of alternative finance such as Rent2buy Finance
    - Rent2buy Finance available a new R2B product now available

# Online Home Loan Prequalification Indicator https://flisp.4me.tech/





### Behind the "scenes" CRM Support



# Online Bond Indicator Certificate Issued



Congratulations on successfully completing your ooba Bond Indicator. Now you know your buying power!



Certificate issued to

Name: ID No:

Name: ID No:



Certificate number

Certificate No: Date: **1388764** 13-May-2020



90% of ALL ooba home loan applications with an ooba Bond Indicator are approved by banks. Let ooba home loans give you the advantage!

The ooba Bond Indicator does not include the property transfer and bond registration costs.

Bond indicator

R 673,705

Lending Rate
Calculated at Prime

7.75%

Loan Term

20 years

The home loan amount that you may qualify for will vary should your home loan be approved at an interest rate below or above the current prime lending rate. Indicative home loan amounts at rates of 1% and 2% above prime are shown:

8.75%

R 625,857

9.75%

R 583,096

Disclaimer – This certificate is an indication only of the home loan amount you may qualify for, and is based on information provided by you and third parties. While every effort has been made to ensure that the indicator is a fair assessment, ooba home loans has not independently verified the information provided and/or conducted a home loan interview with you. ooba (Pty) Ltd, its subsidiaries and lead providers do not accept any liability arising from this certificate.

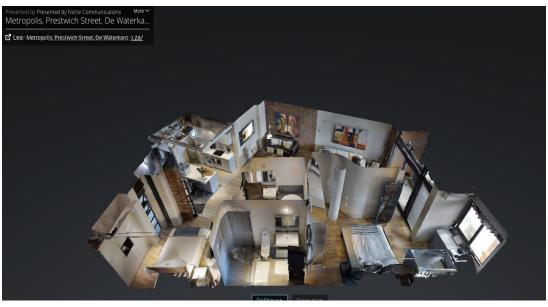
Need a home loan? Compare home loan offers before you buy.

visit <u>www.ooba.co.za</u>



# Virtual Reality Tours & Quality Pictures Available in Cape Town and Gauteng





## Virtual Reality Tour

Pricing below, once-off, hosting included for 12 months:

R2 200.00 - R3 500.00 PLUS VAT

These prices exclude VAT and travel to anywhere further than 25km from Cape Town CBD or JHBor additional travel costs.

Travel is charged extra per/km when driving or the cost of the air tickets.

### **SPECIAL RATE**

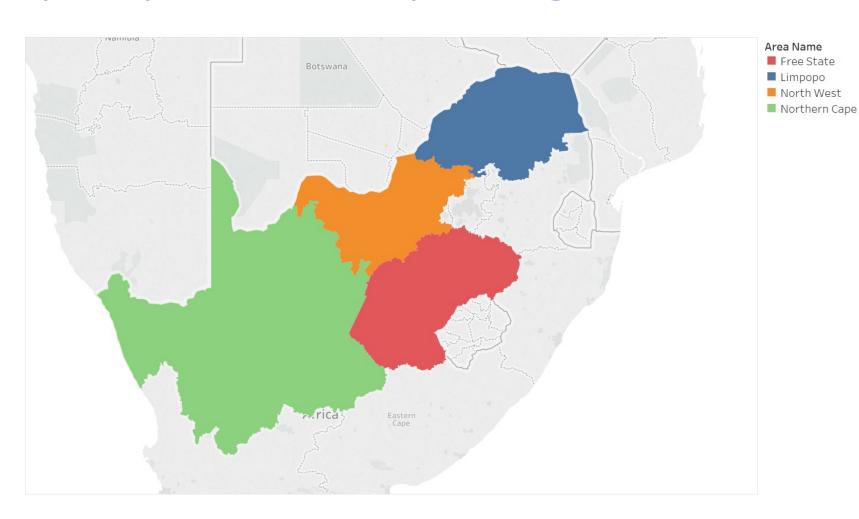
We have negotiated a special discounted fee for attorneys using Virtual Realty Tours.

# **Property Listing Tools**

# Property 24

# National Regions Property 24 – ARH package





# IOL

[new for 2023]





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# Lightstone

# Lightstone – CMA Services Super User Package included

### Standard Package Super User Package R360 per month R700 per month Month to Month Contract Month to Month Contract 30 inclusive reports per month 160 inclusive reports per month 6 Month Contract 6 Month Contract 35 inclusive reports per month 185 inclusive reports per month 12 Month Contract 12 Month Contract 40 inclusive reports per month 210 inclusive reports per month





# TPN Tenant Profile Network

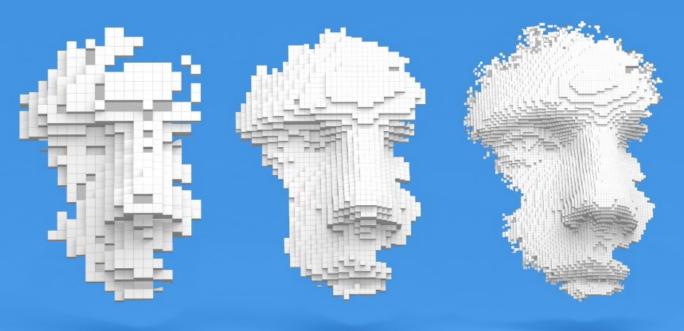




HOME PROPERTY SCHOOLS SHOP MEDIA CONTACT US

### Do you know your applicant?

Specialised profiling for property, schools and businesses!



# Rent2buy & Instalment Sales

### Instalment Sale Finances

### **PRICE RANGES**

• R400 000.00 – R2,9 million

### **AREAS**

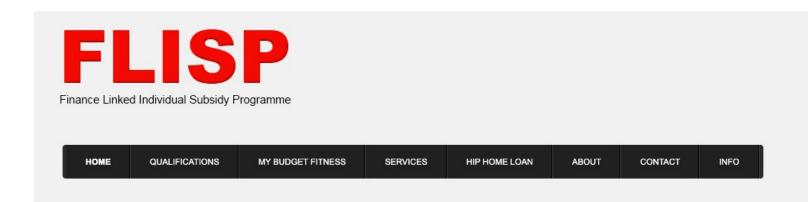
- Western Cape,
- Gauteng, eThekwini (Durban metropolitan area),
- Nelson Mandela Bay (Gqeberha and Kariega metropolitan area), Mangaung (Bloemfontein metropolitan area)
- Buffalo City (East London metropolitan area).

### REQUIREMENTS

- Good credit score
- 5 % deposit
- Affordability to match the finance

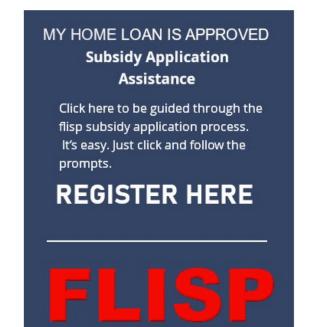
# **FLISP Services**

# www.flisp.co.za



### Welcome to FLISP

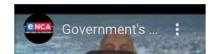
First time home loan subsidy and bond application assistance.







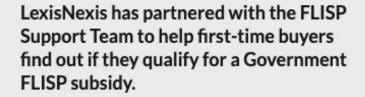




# **FLISP Services**

# FLISP Partnership with LexisNexis





The FLISP Support Team will process each application referred to us. If one of your clients meets the qualification criteria for a FLISP subsidy, you can register their details here for this FLISP assistance service.

#### WHAT IS FLISP?

A buyer can qualify for a FLISP subsidy if they are a South African Citizen, first-time home buyer, with an approved home loan,

and has at least one financial dependent - such as a spouse or a child.

They should also not earn more than R22 000 per month [gross combined household income.

#### TRANSFER ALREADY REGISTERED?

If your client has already taken transfer of the property and registered his/her home loan, the FLISP application must be submitted,

to the Department of Human Settlements or NHFC within the following time frames:

- · Western Cape within 24 months
- KZN any time after 2012
- Eastern Cape no applications allowed after date of transfer
- · All other provinces within 3 months from date of transfer

#### COST?

The FLISP assistance service costs R1 500, payable by your client to the FLISP Team. This fee is non-refundable should the subsidy not be approved.

#### Please note:

This form is to be completed by the Attorney firm handling all conveyancing for the purchase of the property in question.

### UNDERSTAND THE FLISP VALUE ADD

**April** 31 MARCH **OLD INCOME** 2022 2022 R49 400 R88 323 R94 771 R10 000 R20 000 R62 340 R66 852 R15 000 N/A R30 001 R27 960 R22 000

# Help Me Buy a Home Individual Subsidy

# As from 1 April 2022

### The National Housing Code

FINANCIAL INTERVENTIONS

### Help Me Buy a Home Scheme

### WHAT CHANGED?— THE NEW DE-LINKED FLISP POLICY AS FROM 1 APRIL 2022

As from 1 April 2022, you no longer need a finance approval from one of the major financial institutions, explains Anele Matakane of MDW INC property & home finance services.

Now, a buyer can qualify for a first-time buyer FLISP subsidy if they have financial assistance to buy a property in the form of:

- the beneficiary's pension/provident fund loan,
- a co-operative or community-based savings scheme, i.e. stokvel,
- the Government Employees Housing Scheme,
- · any other Employer-Assisted Housing Scheme,
- · an unsecured loan,
- an Instalment Sale Agreement or Rent-to-own Agreement.



# **FLISP VOUCHER BEFORE YOU BUY:**



Chief Directorale: Human Settlement Implementation Directorale: Human Settlement Project Administration Enquiries: Abonglie Jusa Reference No: 16/12/12/12/13

STBB ATTORNEYS P O BOX 3758 TYGERVALLEY 7505

#### LETTER OF UNDERTAKING: APPLICATION FOR FINANCED LINKED INDIV

APPLICANT : RICARDO REGINALD VAN NIEKERK

CO APPLICANT : MICHELLE MAGDALENA VAN NIEKERK

ERF : 3059

TOWNSHIP : MITCHELLS PLAIN

SUBSIDY AMOUNT : R79 997.00

MORTGAGE LOAN NUMBER: \$33317045

We are pleased to advise that approval was granted for your client who t individual Subsidy Programme (FLISP).

An amount of R28 305.75 which is inclusive of transfer costs (R14 269.75 paid to your company upon confirmation of lodgement/ registration of to approved beneficiaries.

The balance of RS1 691.25 will be paid to your client's financial institutio payment onto the mortgage loan.

Should the property for any reason not be registered in the name of the twelve months from the date of the approval of the subsidy, the subsidy automatically terminate.

The subsidy cannot be made accessible to the client as this would defeat programme. Subject to the following conclition imposed by Act 107 of 19 2001, Section 10A and 108 stipulates that:

9th Floor, 27 Wole Street, Cope Town, 8001 tel: +27 21 483 5110 Fox: +27 21 483 5433

Private Bog X908 Abongle Juto®v



06 May 2021



The Finance Linked Individual Subsidy Programme (FLISP) programme is a housing subsidy for first-time home buyers to assist with purchasing a home.

This Voucher gives the holder access to assistance to apply for the subsidy to the amount below.

Felicity Shabane qualifies for a subsidy to the amount of

R 117 463.00

Only valid for ...... Development



This is a provisional voucher click here, to redeem

# FLISP Partnership with National Housing Finance Corporation **NHFC**

# MOU WITH THE NHFC

### MEMORANDUM OF UNDERSTANDING (MOU)

#### BETWEEN

## THE NATIONAL HOUSING FINANCE CORPORATION SOC

LTD

(Hereinafter referred to as "the NHFC")

#### AND

My Budget Fitness Gauteng, Registration No 2018/622496/07 & MCW INC, Registration 1996/023947/21 (Hereinafter referred to as "the "Partner")

FRAMEWORK OF PARTNERSHIP FOR THE IMPLEMENTATION OF FINANCE LINKED INDIVIDUAL SUBSIDY PROGRAMME



MBFG & MDW

### 7.2 Responsibilities of the NHFC:

- 7.2.1. Receive FLISP applications via portal
- 7.2.2. Process the FLISP applications and provide feedback in writing within 21 working days
- 7.2.3. Process the disbursement of approved FLISP subsidies:
  - 7.2.3.1. within 7 working days from date of registration of a mortgage bond/home loan, if such subsidy is to be paid into the home loan of an approved homeowner
  - 7.2.3.2. Within 7 working days, into the Conveyancing Attorney Trust account, after being notified by the Conveyancing Attorney of the lodgement in the deeds office, if the subsidy is to be used as a deposit between the finance secured by the homeowner and the balance of the purchase price due.
    - 7.2.3.2.1. The Conveyancing Attorney who attends to the registration of transfer or home loan in the Deed's Office must provide the NHFC with the official deeds office tracking information as part of such notification.

### National Housing Finance Corporation SOC Ltd.

Financier | Innovator | Facilitator



01 March 2021

Name(s) & Surname: JO-ANN LEONA DE BEER

Identify Numbers: 8811160092088

Property Description:

Stand / ERF Number: 505/5

House No. and Street

Suburb: SS Vasti's Mews

Dear JO-ANN LEONA DE BEER

#### FLISP LETTER OF GRANT

The National Housing Finance Corporation (NHFC) is pleased to advise you ("the beneficiary") of your approval for a housing subsidy under the Finance Linked Individual Subsidy Programme (FLISP) for an amount of R49816.00 (FORTY-NINE THOUSAND EIGHT HUNDRED SIXTEEN & 0 CENTS).

The subsidy must be used to reduce the initial home loan amount to render the monthly loan repayment instalments affordable over the loan repayment term and/or to make good any shortfall between the qualifying loan amount and the total residential property price. The subsidy amount may at the discretion of the NHFC be paid directly to your bond account or the conveyancing attorneys responsible for registration of the property.

Below is the breakdown on how the subsidy amount will be utilised:

Purchase Price:	R417,000.00
Approved Loan Amount	R417,000.00
Shortfall after Bank loan amount	R0.00
Deposit already paid to the Attorneys	R0.00
Balance after Deposit	R0.00
Less Approved FLISP Subsidy:	R49,816.00
Amount to be paid to the Attorneys on lodgement	R0.00
Amt. to be transferred to the bond account upon registration	R49,816.00
Shortfall after bank loan and subsidy amount	R0.00

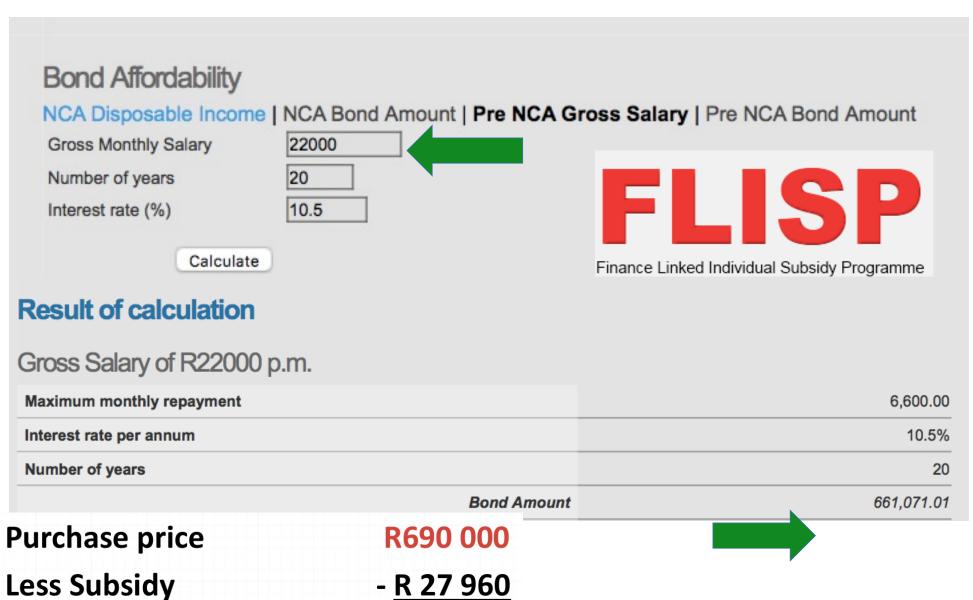
This FLISP subsidy approval is subject to the receipt of a completed and signed FLISP application form with all supporting documents and the successful registration of the beneficiary, spouse and financial dependents on to the National Human Settlements Data Base (NHSDB) which is a confirmation that the applicant, spouse and financial dependents have not previously benefited from any government assisted housing programme in line with the FLISP policy guidelines. Unsuccessful registration on to the NHSDB will result in the withdrawal of this letter of approval and non-payment of the subsidy.

Kindly call us on 086 011 011if you need further assistance regarding the contents of this letter.

Vours etocoroly

# How much must I earn?

**Balance home loan** 



R 662 040

# New – Virtual Agent

Services Available



# Every Agent's Secret Weapon <sub>®</sub>

It's time to revolutionise the way you sell...



# Less Time. More Sales.

When time is money, our tools will help you save yours.



# Property Inspection Services



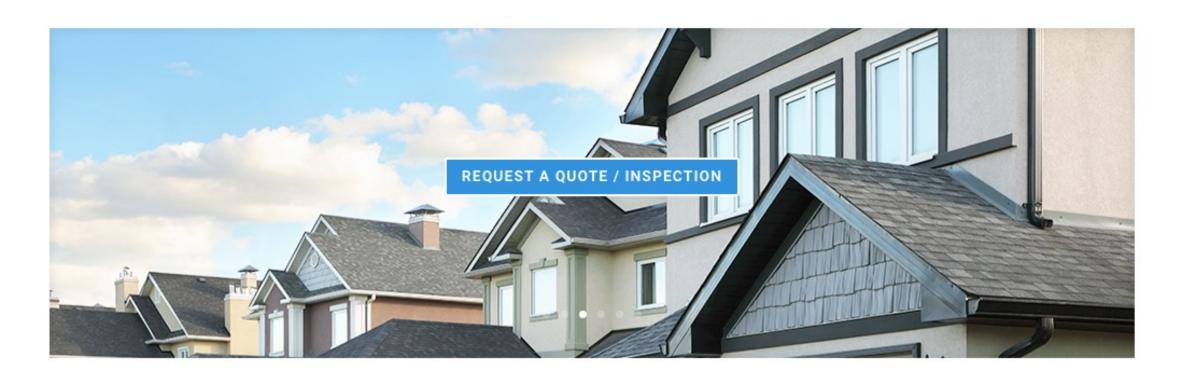
About Us 🗸

Home Inspection Services 🗸

Empower Yourself 🗸

Franchise Opportunities

Contact Us





NIEL VD SPUY: 082 3744430 <u>nielvds@gmail.com</u>

# Mortgage Origination Services

# Mortgage Origination Agreements

- Mortgage Origination Services & Support
- Mortgage Referral commissions
- HIP Home Loans now increased from R650 000 R950 000







# BetterBond

# MORTGAGE MAX PRE-QUALIFICATION CERTIFICATE

#### GRETHA NORVAL

MortgageMax BC I gretha.norval@mortgagemax.co.za I Tel:0828873634

Cell: 0828873634 I 69 Cherrywood Estate,

Client/s Initials & Surname

H LE ROUX AND C LE ROUX

Client/s ID Number/s 8605145043087 AND 8705170004085

PRE-QUALIFICATION AMOUNT

R 1,636,155

(Based on prime rate)

The following section details the Bond loan amount. This is the maximum which you should consider when purchasing property and it includes additional costs associated with a property purchase. Depending on the possible interest rate awarded, your instalment can and will differ. We recommend that you purchase more conservatively, also taking into consideration your personal finances.

Loan Amount

R 1,636,155

R 1,579,835

R 1,526,522

REFERENCE

Loan Term

20 Years

MMBCCT20141215004

VALID UNTIL: 19 Mar 2015

### your pre-qualification certificates



You have an active pre-qualifiaction certificate

Expand to view and print



Congratulations on successfully completing your ooba Bond Indicator. **Now you** know your buying power!



#### Certificate issued to

Name:

ID No: Name: ID No:

#### Certificate number

Certificate No: 1388764
Date: 13-May-2020



90% of ALL ooba home loan applications with an ooba Bond Indicator are approved by banks. Let ooba home loans give you the advantage!

The ooba Bond Indicator does not include the property transfer and bond registration costs.

Bond indicator R 673,705

Lending Rate
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9.75%

R 583,096

Disclaimer – This certificate is an indication only of the home loan amount you may qualify for, and is based on information provided by you and third parties. While every effort has been made to ensure that the indicator is a fair assessment, ooba home loans has not independently verified the information provided and/or conducted a home loan interview with you. ooba (Pty) Ltd, its subsidiaries and lead providers do not accept any liability arising from this certificate.

Need a home loan? Compare home loan offers before you buy.

oobahomeloans

Reg no. 1998/010018/07

# Documents needed for a **bond application**

At BetterBond, we know that a **better bond** means a **better life** for you and your family, so we will provide you with a better and easier way to finance your **dream home**. We submit your application to multiple banks - including your own - on your behalf, and at no cost to you. Better, right?

We will require a completed application form, signed assets and liabilities and signed income and expense form with every bond application. Please note: If you are married in community of property, you are required to provide your spouse's details for any of the below mentioned options.



#### **EMPLOYED**

APPLICANTS

- Offer to Purchase
- Oppy of ID smartcard must be front and back
- ) Payslips
- latest 3 months for fixed income
- latest 6 months for variable income
- Bank statements
  - latest 3 months for fixed income
  - latest 6 months for variable income
- Employment contract if less than 3 months in current employment



#### SELF-EMPLOYED

APPLICANTS

- Offer to Purchase
- Oppy of ID smartcard must be front and back
- Auditor's letter confirming personal income and shareholding percentage if a member of (Pty) Ltd.
- Signed financial statements (latest 2 years), if older than 6 months then supply up-to-date management accounts not older than two months.
- Personal assets and liabilities
- Personal Bank statements
  - latest 3 months for fixed income
  - latest 6 months for variable income
- Business Bank statements
  - latest 6 months
- ITA34 The bank may request this as additional documents.



#### SA CITIZEN

WORKING IN SA

WORKING AND LIVING ABROAD OR **TEMPORARY RESIDENT** LIVING AND

- Offer to Purchase
- Copy of ID smartcard must be front and back, and Passport.
- O Copy of visa
- Oppy of permit
- Valid signed employment contract, in business English.
- Latest 6 months salary slips
- Bank statements (latest 6 months) showing corresponding salary deposits in your international bank account.
- Bank statements (latest 3 months) for your South African bank account.



#### **CC/PTY** OR TRUST

in addition, if you are applying on behalf of a trust, you will need to include the following:

- \* Ocopy of trust document & letter of authority
- 2 years signed financials if the members, or trustees are employed or self-employed, please refer to the above self-employed section for further requirements.
- Company registration details for a (Pty) Ltd. company.



# LOANS

In addition to your other required documents, include the following when applying for a building loan.

Building tender/ guote

- Building contract
   Building plans
- Offer to Purchase land
- NHBRC certificate
- Waiver of Builders Lein
- Tender and building Specifications

# **Knowing** what you can afford

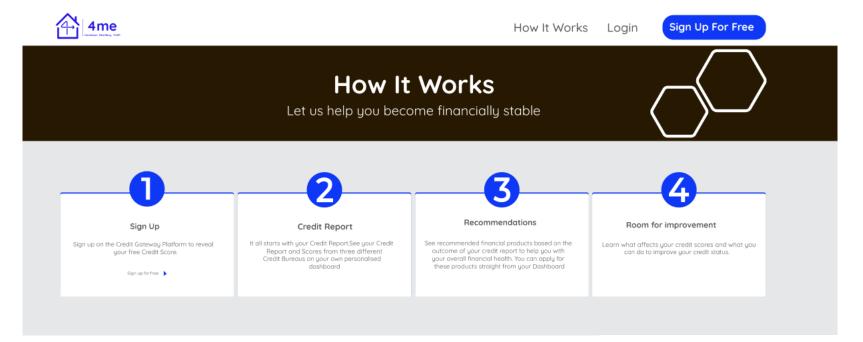
## **MEANS YOU CAN HOUSE- HUNT WITH CONFIDENCE!**

Before you begin searching for that dream home, you'll need to know exactly what you can afford. That way, it's easier to shop around with confidence.

# Debt & Affordability Repair & Improvement Services

# Debt & Affordability Repair & Improvement Services





# How It Works

Apart from the free Credit Report, Credit Gateway has a list of financial products that can benefit your financial health. Log on to your dashboard to see what products you qualify for.



With an easy online application process, you can easily apply for a loan straight from your dashboard.

Use our loan calculator to establish what you will be paying before you apply.

## Financial Rehabilitation



Take control of your financial health by applying for our Credit Report Fix product to remove Judgments or adverse information from your Credit Report. You can also apply for Debt Review if you are overindebted.

Let us help you gain the financial Stability that you deserve

Get started

# **NEVER DISCARD A MEMBER**

# PROVIDE A SOLUTION

# NOT ALL WILL "PASS"

LOW OR BAD SCORES

PROVIDE REHAB & REPAIR FACILITY

# The Stats

# bond indicator – Sales Funnel Report for All

For Period: 01-Feb-2021 to 31-Jan-2022 as at 03-Feb-2022

Channel Office: All

Campaign Name: All

Entity Name: All

	Jan-22	
OBI Stage	Units	Conversion Previous Stage
Registration	10 047	
ID Verified	7 785	77,49%
Credit Check	6 916	88,84%
Credit Score Above Cut Off	3 616	52,28%
Start Affordability	3 611	99,86%
Complete Affordability	2 286	63,31%
Certificate Issued	2 262	98,95%

## Amnesty Fact Sheet

Introduction to Assessments 2019

Affordable Distribution Services 2019

Negotiations and Restructuring Services 2019

Administration Order Process 2019

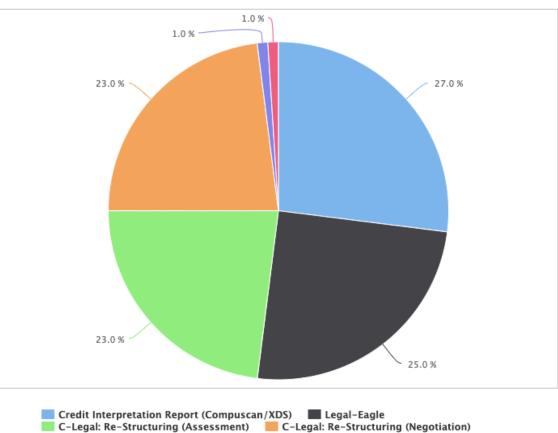
Data Sets on Consumer Credit Report Fact Sheet 2019

Credit Bureau Score Fact Sheet 2019

Credit Bureau Services Fact Sheet 2019

Legal Eagle 2019

### Product Spread of Conversions This month







# Rental Guarantees

# Service Level Agreement to provide

# **OUR AVAILABLE PACKAGES**



\*Qualifying packages and required deposits are based on the risk assessment of the tenant that will be occupying your property

## **BASIC PACKAGE**

R125 admin fee + 1.5% per month \*R350 activation fee (once off) \*R1,200 placement fee (once off)

- Property Listing (R249 charged to the landlord)
- Lease Agreement (R850 charged to the tenant)
- Property Inspections (App)
- Deposit Management
- · Monthly Rental Invoicing
- Facilitate Rental Payments
- · Monthly Statements
- · Letters of Demand
- · Access to Maintenance Partners
- Renewal Management
- · Rent paid from the 5th when collected

## LEGAL PACKAGE

R125 admin fee + 2.25% per month \*R350 activation fee (once off) \*R1,200 placement fee (once off)

- All Basic Package features
- Rent paid from the 5th when collected
- · All legal fees for eviction
- Eviction process
- · Sheriff cost for eviction



# **Property Inspections**

Our property inspections mobile app makes inspections easy as can be. Plus, all inspections are safely stored and can be accessed afterwards.

# STANDARD PACKAGE

R125 admin fee + 2.75% per month \*R350 activation fee (once off) \*R1,200 placement fee (once off)

- All Basic Package features
- Rent paid on the 5th
- All legal fees for eviction
- Eviction process
- Sheriff cost for eviction
- Two month's rental payment benefit
- One month property damage payment benefit

# PREMIUM PACKAGE

R125 admin fee + 4.2% per month \*R350 activation fee (once off) \*R1,200 placement fee (once off)

- All Basic Package features
- Rent paid on the **1st**
- · All legal fees for eviction
- Eviction process
- Sheriff cost for eviction
- Four month's rental payment benefit
- One month property damage payment benefit

# **ADD-ON SERVICES**

# **EXISTING TENANT MANAGEMENT**

**R850** activation fee (once off)
\*Top up on any of the management packages

How to add your existing tenant

- 1. Visit your Preferental Dashboard
- 2.On the menu bar, click on "Add Existing Tenant"
- 3. Fill in all the required information
- 4. Attach your current lease agreement and all supporting documents, such as the Credit Report
- 5. Click on "Submit"
- 6. Our Applications Team will receive the application and be in touch with you

# **FULL MANAGEMENT**

5% per month
\*Top up on any of the management packages

- All Selected Package features
- · Handle all communication with the tenant
- Arrange maintenance support
- Assist with utility invoices
- Follow up on payments from the tenant
- · A reminder of lease renewal

Regular Online Discussion between members & Training



Click **Open zoom.us** on the dialog shown by your browser

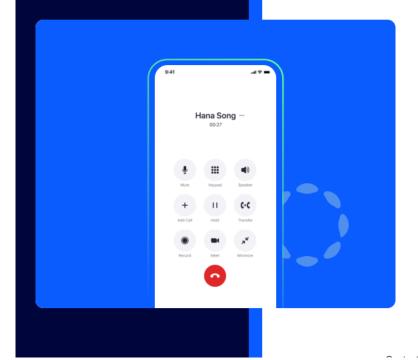
If you don't see a dialog, click **Launch Meeting** below

Launch Meeting

# New Zoom Mobile

December 2022
In testing phase
Contact Meyer for more info
meyer@mdwinc.co.za



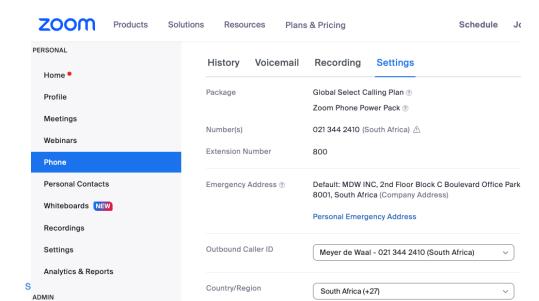




Streamlined global calling in 40-plus countries & territories. Zoom Phone provides local telephony service across 40+ countries, allowing businesses to consolidate phone system requirements on a single, unified platform.

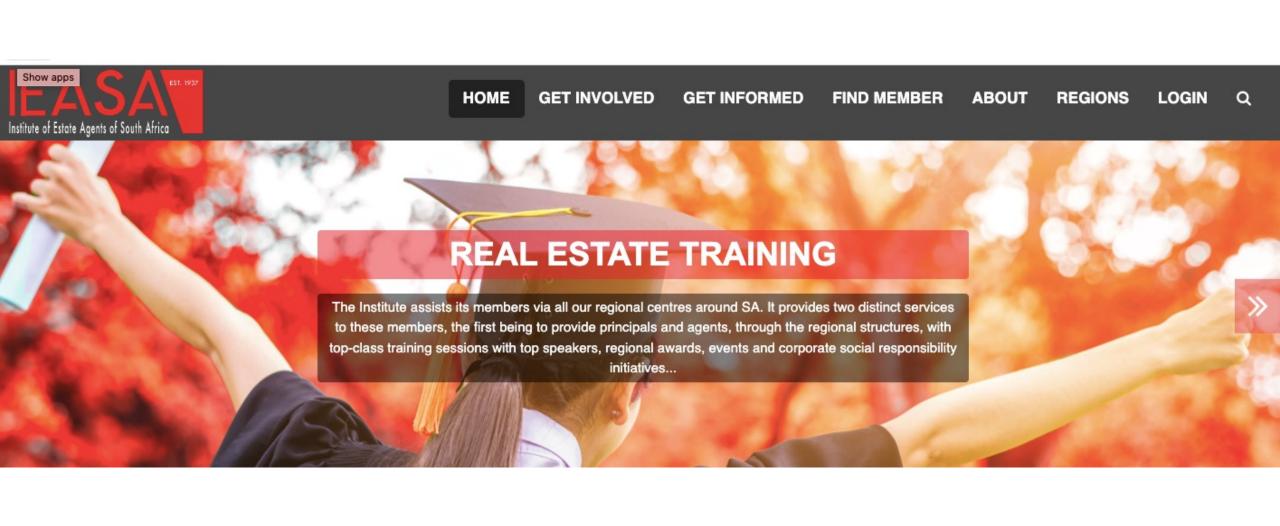
- Simple and intuitive
- Scalable and trusted communications
- Innovative for your evolving needs

LEARN MORE



# Training for Attorney Estate Agents

# OPTIONAL EXTRA NOT INCLUCED IN YOUR SUBSCRIPTION FEE





# The Institute of Estate Agents of South Africa [Western Cape]

(Incorporated Association not for gain. Reg No./Nr.1994/10373/08)

10 Howard Studios, Sheldon Way, Pinelands, Cape Town 7405

Tel: 021 531 3180 • Fax: 086 4400 849 E-mail: janine@cape.ieasa.org.za

Website: www.ieasawcape.org.za • PropStats: www.propstats.co.za

## IT PAYS TO BELONG

# YOUR membership is YOUR strength The more members we represent the stronger our voice

IEASA has been the body representing property professionals for over 75 years.

Now more than ever today's property professionals require all the support and assistance the Institute of Estate Agents of South Africa (IEASA) has to offer.

We are at the frontline of providing guidance and support to members in order to embrace the process of professionalising themselves, their businesses and their organisations.

South Africa's property practitioners need a professional body that supports and represents their interests. The Institute of Estate Agents **IS** the voice of the real estate profession and we represent our members at all levels from government organisations to local authorities to lending institutions and affiliated professions.

### CAN YOU BE A PROPERTY PROFESSIONAL WITHOUT BEING AN IEASA MEMBER?

The Estate Agency Affairs Board shares our view that estate agency should be regarded and accepted as a profession and not simply as an 'industry'.

Other professionals, such as lawyers, architects, and engineers, are recognised only if they are members of professional associations. IEASA is the professional association for estate agents, and we anticipate that soon estate agents will not be regarded as professionals unless they are IEASA members.

#### MEMBERSHIP CATEGORIES & FEE STRUCTURES

#### MONTHLY / ANNUAL DEBIT ORDER: Monthly payment of R70 OR Annual payment of R800

Subject to individuals completing an IEASA Monthly / Annual Debit Order Instruction Form. Your monthly or annual fee will be debited from your bank account on a monthly/annual basis.

# INDIVIDUAL MEMBER: PLUS Monthly payment of R70 OR Annual payment of R800

Limited to agents holding a valid Fidelity Fund Certificate in the position of principal, employee or intern.

Membership is for one year, renewal date being the date of joining.

#### ASSOCIATE MEMBER: ANNUAL FEE: R800

Subscription as above and limited to individuals operating in associated businesses such as:
banks, conveyancers, valuers, attorneys, accountants and financial advisers etc.
Associate Members do not have voting rights.

# **ARH** - Branches

# Only practicing attorneys can join

- Function as a Property Realtor under your own trading attorney legal entity/structure
- Must be in possession of a current Fidelity Certificate
- Attorneys are exempt from the Property Practitioners Bill & sell and market the properties of their clients

### Fees

- Nominal initial sign-up fee payable to join ARH
- Nominal monthly subscription fee payable to join ARH

## Management

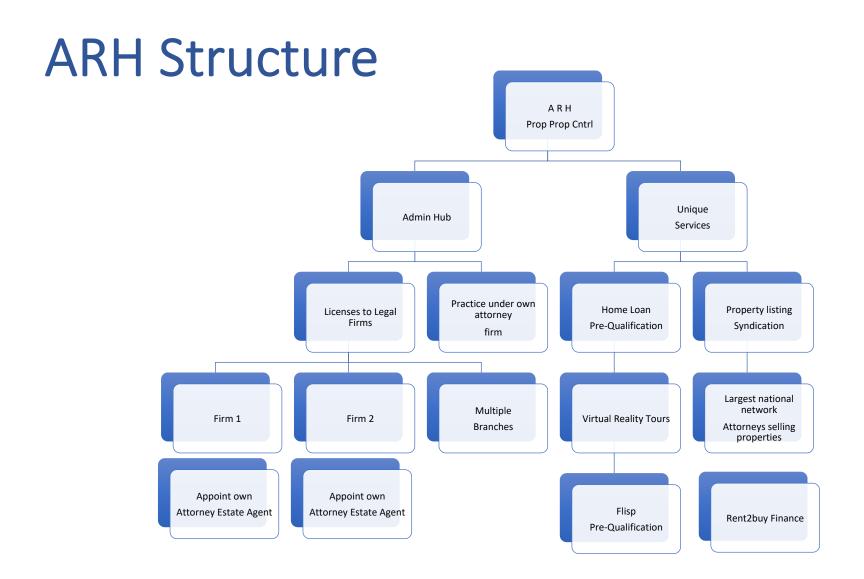
ARH Branches managed through Prop Cntrl web based platform

# Already established

- Syndication platform to list to top property web portals already established Prop Cntrl
- Online home loan pre-qualification web link My Bond Fitness
- Virtual Reality Tour SLA with service provider
- Flisp pre-qualification for government subsidies
- Rent2buy Finance for buyers
- Online home loan final approval

# ARH – Branch Revenue & Expenses

- Revenue
  - Property sales
    - You set your own commission
    - Starting from 2,5 % 5 or 7 % x property value
  - Mortgage Origination
    - 30 % x the mortgage commission paid out
  - Conveying fee
    - Each attorney to generate and earn their own fees
- Subscription fees
  - Sign-up fee
    - R3 000.00 once off also covers the first month of subscription fees
  - Monthly subscription & administration fee
    - R3 000.00 p.m



# How do I join the Hub as an Attorney?

- Send an email to Meyer de Waal <a href="meyer@mdwinc.co.za">meyer@mdwinc.co.za</a> with a request to join of for more info
- We will send you the ARH Info how to get started and information to be provided & copy of your Fidelity certificate
- Once you are ready to proceed, you pay your sign-up fee of R3 000.00 banking details to be provided
- OPEN YOUR OWN "BRANCH" TRADE UNDER YOUR OWN FIRM
- Your branch is now opened You trade under your own legal firm, as a member of Attorney Realtor Hub
  - We load your branch details on Prop Cntrl
  - Your username and password are activate and issued
  - You receive the ARH Manual "How to use the Prop Cntrl services", add more Attorney Realtors in your firm, upload properties, obtain standard documents such as mandates, sale agreements
  - You receive the details of the online home loan prequalification indicator, virtual reality tours and Flisp services
  - Rent2buy Information
  - Online Home Loan prequalification https://flisp.4me.tech/
  - Access to marketing material to explain to your clients Why is it better to use your own attorney sell your property and pay and many more
- You are now ready to start!



# **FOUNDING MEMBERS**

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Meyer de Waal <u>meyer@mdwinc.co.za</u>

083 653 6975

021 - 4610065