

# A Guide to Buying a Home.



1

## How much can you afford?

This amount is calculated based on your monthly household income and expenses.



2

## Get pre-qualified.

This will give you an indication on whether you qualify for a loan or not.



3

## Calculate your monthly instalments.

Use the bond repayment calculator on our website to see how much your monthly bond repayment could be.



4

## Find a property.

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



5

## Submit an Offer to Purchase.

We'll apply to all major banks, including your own, to get you the best deal.



6

## Secure your dream home.

Apply for a home loan through BetterBond.



7

## Bond amount is granted by the bank.

The amount might be lower than expected. We can assist by providing you with a Personal Loan through Direct Axis. Call 0860 221 333.



8

## Accept the quote.

Once the quote for your home loan has been accepted, we proceed with registering the bond with the SA Deeds Registrar. This takes +- 3 months.



9

## Insure your investment.

As a new homeowner you should ensure you are comprehensively insured. BetterLife\* can offer you building and life insurance at competitive premiums. Call 0860 333 373.



10

## Enjoy your dream home.



0800 007 111

  
**BetterBond**  
Home Loans