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# Ezi Homeloans Homebuyer's Guide

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# About Us...

## **BEST HOME LOANS AGENCY IN SA**

*95% of our clients who Pre-Approve with us get a bond*

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*70% of our clients are first-time homeowners*

**At EZI HOME LOANS, we don't just help people get a Home Loan, we provide our clients with the best possible Home Loan deals they can get.**

**We have strong relationships with all the major South African banks, and dealing with them is a process that requires time, commitment, passion and attention to detail.**

**We will motivate and find the best bond that suits your pocket.**

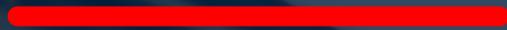
**1028 Mac Mac Street, Littlefalls, Roodepoort  
www.ezihomeloans.co.za  
info@ezihommeloans.co.za**



 **010 035 3636**

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Getting the best **Home Loan Deal** has never been this



# Single Application To All The Leading Banks Higher Success Rate Than Going To The Banks Directly Choose The Best Rate From Multiple Quotes

## OUR UNPARALLELED SERVICE IS 100% FREE

1. You can apply for a Home Loan online with us 24/ 7/365
2. We will assist you in completing a single application form that can be submitted to all banks on your behalf, including your own
3. We will offer you multiple quotes with competitive interest rates for comparison
4. Quick approvals
5. We will negotiate rates & terms where necessary
6. We will assist you in securing a zero-deposit bond if needed
7. Expert Guidance: Our dedicated team is here to support you every step of the way!

First-time homebuyers have a range of options available that make funding a Home Loan in South Africa a realistic option, rather than a distant dream.

Banks have been more willing to grant home loans in recent times due to competition between banks and increasing demand.

## WE WORK WITH ALL THE LEADING BANKS TO SECURE YOU A HOME LOAN





## **HOW MUCH CAN I AFFORD?**

A credit check is the first thing a bank will do when assessing your application for a Home Loan.

Our online Ezi to use [Home Loan Calculators](#) will allow you to calculate the amount of the Home Loan you are likely to qualify for- check your affordability with our [Affordability Calculator](#)

## **ONLINE EZI HOME LOAN CALCULATORS**

We submit your Home Loan application to several banks, including your own, to secure the best possible interest rate. Remember our service is completely free of charge!

Utilize our Ezi to use [online calculators](#) to calculate your monthly Home Loan Repayments, Affordability, Bond & Transfer Costs- plus more!



## **APPLY NOW!**

Complete the easy Home Loan application form, and we will do all the hard work. We will ensure that all your documentation is correct to be submitted to all the banks, and we'll find you the best interest rates available!

**GET PRE-APPROVED**





2  
Get  
Pre-Approved

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# Before you start the house-hunt, get peace of mind & shop with confidence with our **Ezi Homeloans Pre-approval Certificate**

**WE ASSESS YOUR FINANCES, DO A CREDIT CHECK & ISSUE A PRE-APPROVAL CERTIFICATE TELLING YOU WHAT HOME LOAN YOU COULD QUALIFY FOR FROM SA'S MAJOR BANKS.**

## 1. Financial Clarity:

It offers potential homebuyers a transparent view of the home loan amount they could qualify for based on their financial situation, income, and expenses.

## 2. Serious Buyer Status:

It signals to estate agents and sellers that the individual is a serious buyer who has taken the necessary steps to understand their financial capacity and is prepared to make a purchase.

## 3. Streamlined Process:

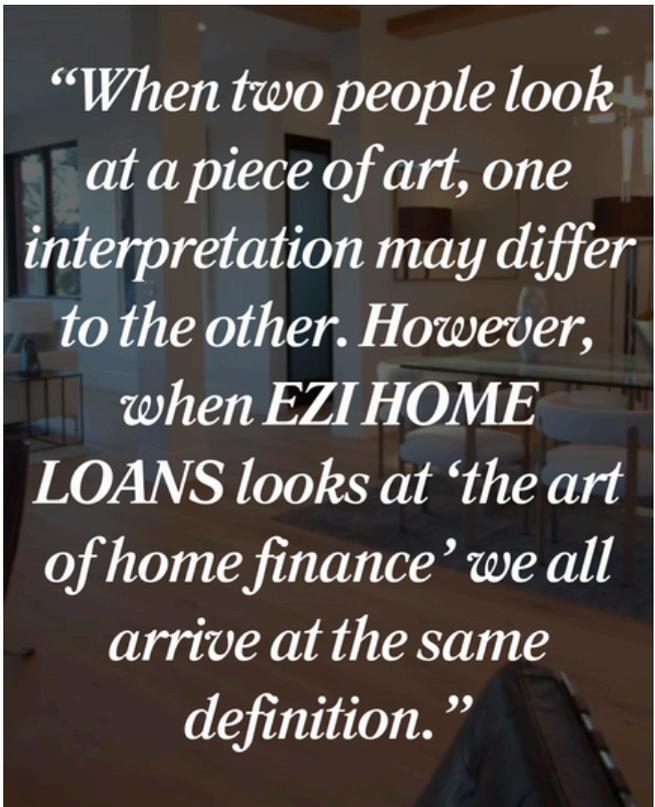
It expedites the homebuying process by providing a pre-approved loan amount, allowing buyers to focus their search on properties within their budget.

## 4. Ease of Application:

It makes the subsequent home loan application process smoother and more efficient, as the buyer already has a clear understanding of their financial parameters.

## 5. Validity Period:

The certificate is typically valid for a specific period, often 90 days, providing buyers with ample time to explore the market and make informed decisions.



*“When two people look at a piece of art, one interpretation may differ to the other. However, when **EZI HOME LOANS** looks at ‘the art of home finance’ we all arrive at the same definition.”*

# Income Qualifications

Maximum home loan value based on monthly income, calculated over a 20-year Loan Term.

Values quoted based on Rand Value.

Salary	Max. Instal.	Interest Rate						
		8.5%	8.75%	9%	9.25%	9.5%	10%	10.25%
R10 000	R3 000	R345 693	R339 478	R333 435	R327 559	R321 843	R310 874	R305 610
R12 000	R3 600	R414 831	R407 373	R400 122	R393 070	R386 212	R373 049	R366 732
R14 000	R4 200	R483 970	R475 269	R466 809	R458 582	R450 580	R435 223	R427 854
R16 000	R4 800	R553 108	R543 164	R533 496	R524 094	R514 949	R497 398	R488 976
R18 000	R5 400	R622 247	R611 060	R600 183	R589 605	R579 318	R559 573	R550 098
R20 000	R6 000	R691 385	R678 955	R666 870	R655 117	R643 686	R621 748	R611 220
R22 000	R6 600	R760 524	R746 851	R733 557	R720 629	R708 055	R683 922	R672 342
R24 000	R7 200	R829 662	R814 746	R800 244	R786 140	R772 423	R746 097	R733 464
R26 000	R7 800	R898 801	R882 642	R866 931	R851 652	R836 792	R808 272	R794 586
R28 000	R8 400	R967 939	R950 537	R933 618	R917 164	R901 161	R870 447	R855 708
R30 000	R9 000	R1 037 078	R1 018 433	R1 000 305	R982 676	R965 529	R932 622	R916 830
R32 000	R9 600	R1 106 216	R1 086 328	R1 066 992	R1 048 187	R1 029 898	R994 796	R977 952
R34 000	R10 200	R1 175 355	R1 154 224	R1 133 679	R1 113 699	R1 094 267	R1 056 971	R1 039 074
R36 000	R10 800	R1 244 493	R1 222 119	R1 200 366	R1 179 211	R1 158 635	R1 119 146	R1 100 196
R38 000	R11 400	R1 313 632	R1 290 015	R1 267 052	R1 244 722	R1 223 004	R1 181 321	R1 161 318
R40 000	R12 000	R1 382 770	R1 357 910	R1 333 739	R1 310 234	R1 287 372	R1 243 495	R1 222 440
R42 000	R12 600	R1 451 909	R1 425 806	R1 400 426	R1 375 746	R1 351 741	R1 305 670	R1 283 562
R44 000	R13 200	R1 521 047	R1 493 701	R1 467 113	R1 441 258	R1 416 110	R1 367 845	R1 344 684
R46 000	R13 800	R1 590 186	R1 561 597	R1 533 800	R1 506 769	R1 480 478	R1 430 020	R1 405 806
R48 000	R14 400	R1 659 324	R1 629 493	R1 600 487	R1 572 281	R1 544 847	R1 492 195	R1 466 928
R50 000	R15 000	R1 728 463	R1 697 388	R1 667 174	R1 637 793	R1 609 216	R1 554 369	R1 528 050
R52 000	R15 600	R1 797 601	R1 765 284	R1 733 861	R1 703 304	R1 673 584	R1 616 544	R1 589 172
R54 000	R16 200	R1 866 740	R1 833 179	R1 800 548	R1 768 816	R1 737 953	R1 678 719	R1 650 294
R56 000	R16 800	R1 935 878	R1 901 075	R1 867 235	R1 834 328	R1 802 321	R1 740 894	R1 711 416
R58 000	R17 400	R2 005 017	R1 968 970	R1 933 922	R1 899 840	R1 866 690	R1 803 068	R1 772 538
R60 000	R18 000	R2 074 155	R2 036 866	R2 000 609	R1 965 351	R1 931 059	R1 865 243	R1 833 660
R62 000	R18 600	R2 143 294	R2 104 761	R2 067 296	R2 030 863	R1 995 427	R1 927 418	R1 894 782
R64 000	R19 200	R2 212 432	R2 172 657	R2 133 983	R2 096 375	R2 059 796	R1 989 593	R1 955 904
R66 000	R19 800	R2 281 571	R2 240 552	R2 200 670	R2 161 886	R2 124 165	R2 051 767	R2 017 026
R68 000	R20 400	R2 350 709	R2 308 448	R2 267 357	R2 227 398	R2 188 533	R2 113 942	R2 078 148
R70 000	R21 000	R2 419 848	R2 376 343	R2 334 044	R2 292 910	R2 252 902	R2 176 117	R2 139 270
R72 000	R21 600	R2 488 986	R2 444 239	R2 400 731	R2 358 421	R2 317 270	R2 238 292	R2 200 392
R74 000	R22 200	R2 558 125	R2 512 134	R2 467 418	R2 423 933	R2 381 639	R2 300 467	R2 261 514
R76 000	R22 800	R2 627 263	R2 580 030	R2 534 105	R2 489 445	R2 446 008	R2 362 641	R2 322 636
R78 000	R23 400	R2 696 402	R2 647 925	R2 600 792	R2 554 957	R2 510 376	R2 424 816	R2 383 758
R80 000	R24 000	R2 765 540	R2 715 821	R2 667 479	R2 620 468	R2 574 745	R2 486 991	R2 444 880
R82 000	R24 600	R2 834 679	R2 783 716	R2 734 166	R2 685 980	R2 639 113	R2 549 166	R2 506 002
R84 000	R25 200	R2 903 817	R2 851 612	R2 800 853	R2 751 492	R2 703 482	R2 611 340	R2 567 124
R86 000	R25 800	R2 972 956	R2 919 507	R2 867 540	R2 817 003	R2 767 851	R2 673 515	R2 628 246
R88 000	R26 400	R3 042 094	R2 987 403	R2 934 227	R2 882 515	R2 832 219	R2 735 690	R2 689 368
R90 000	R27 000	R3 111 233	R3 055 298	R3 000 914	R2 948 027	R2 896 588	R2 797 865	R2 750 490
R92 000	R27 600	R3 180 371	R3 123 194	R3 067 601	R3 013 539	R2 960 957	R2 860 039	R2 811 612
R94 000	R28 200	R3 249 510	R3 191 090	R3 134 288	R3 079 050	R3 025 325	R2 922 214	R2 872 734
R96 000	R28 800	R3 318 648	R3 258 985	R3 200 975	R3 144 562	R3 089 694	R2 984 389	R2 933 856
R98 000	R29 400	R3 387 787	R3 326 881	R3 267 662	R3 210 074	R3 154 062	R3 046 564	R2 994 978
R100 000	R30 000	R3 456 925	R3 394 776	R3 334 349	R3 275 585	R3 218 431	R3 108 739	R3 056 100
R110 000	R33 000	R3 802 618	R3 734 254	R3 667 783	R3 603 144	R3 540 274	R3 419 612	R3 361 710
R120 000	R36 000	R4 148 310	R4 073 731	R4 001 218	R3 930 702	R3 862 117	R3 730 486	R3 667 320
R130 000	R39 000	R4 494 003	R4 413 209	R4 334 653	R4 258 261	R4 183 960	R4 041 360	R3 972 930
R140 000	R42 000	R4 839 695	R4 752 687	R4 668 088	R4 585 820	R4 505 804	R4 352 234	R4 278 539
R150 000	R45 000	R5 185 388	R5 092 164	R5 001 523	R4 913 378	R4 827 647	R4 663 108	R4 584 149
R160 000	R48 000	R5 531 080	R5 431 642	R5 334 958	R5 240 937	R5 149 490	R4 973 982	R4 889 759

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# Income Qualifications

Maximum home loan value based on monthly income, calculated over a 20-year Loan Term.

Values quoted based on Rand Value.

Salary	Max. Instal.	Interest Rate						
		10.5%	10.75%	11%	11.25%	11.5%	11.75%	12%
R10 000	R3 000	R300 487	R295 500	R290 645	R285 917	R281 313	R276 828	R272 458
R12 000	R3 600	R360 584	R354 600	R348 774	R343 100	R337 575	R332 193	R326 950
R14 000	R4 200	R420 682	R413 700	R406 902	R400 284	R393 838	R387 559	R381 442
R16 000	R4 800	R480 779	R472 800	R465 031	R457 467	R450 100	R442 924	R435 933
R18 000	R5 400	R540 876	R531 900	R523 160	R514 650	R506 363	R498 290	R490 425
R20 000	R6 000	R600 974	R591 000	R581 289	R571 834	R562 625	R553 655	R544 916
R22 000	R6 600	R661 071	R650 100	R639 418	R629 017	R618 888	R609 021	R599 408
R24 000	R7 200	R721 168	R709 200	R697 547	R686 200	R675 150	R664 386	R653 900
R26 000	R7 800	R781 266	R768 300	R755 676	R743 384	R731 413	R719 752	R708 391
R28 000	R8 400	R841 363	R827 400	R813 805	R800 567	R787 675	R775 117	R762 883
R30 000	R9 000	R901 460	R886 500	R871 934	R857 751	R843 938	R830 483	R817 375
R32 000	R9 600	R961 558	R945 600	R930 063	R914 934	R900 200	R885 848	R871 866
R34 000	R10 200	R1 021 655	R1 004 699	R988 192	R972 117	R956 463	R941 214	R926 358
R36 000	R10 800	R1 081 753	R1 063 799	R1 046 321	R1 029 301	R1 012 725	R996 579	R980 850
R38 000	R11 400	R1 141 850	R1 122 899	R1 104 450	R1 086 484	R1 068 988	R1 051 945	R1 035 341
R40 000	R12 000	R1 201 947	R1 181 999	R1 162 578	R1 143 667	R1 125 250	R1 107 310	R1 089 833
R42 000	R12 600	R1 262 045	R1 241 099	R1 220 707	R1 200 851	R1 181 513	R1 162 676	R1 144 325
R44 000	R13 200	R1 322 142	R1 300 199	R1 278 836	R1 258 034	R1 237 775	R1 218 041	R1 198 816
R46 000	R13 800	R1 382 239	R1 359 299	R1 336 965	R1 315 218	R1 294 038	R1 273 407	R1 253 308
R48 000	R14 400	R1 442 337	R1 418 399	R1 395 094	R1 372 401	R1 350 300	R1 328 772	R1 307 800
R50 000	R15 000	R1 502 434	R1 477 499	R1 453 223	R1 429 584	R1 406 563	R1 384 138	R1 362 291
R52 000	R15 600	R1 562 531	R1 536 599	R1 511 352	R1 486 768	R1 462 825	R1 439 503	R1 416 783
R54 000	R16 200	R1 622 629	R1 595 699	R1 569 481	R1 543 951	R1 519 088	R1 494 869	R1 471 275
R56 000	R16 800	R1 682 726	R1 654 799	R1 627 610	R1 601 134	R1 575 350	R1 550 234	R1 525 766
R58 000	R17 400	R1 742 824	R1 713 899	R1 685 739	R1 658 318	R1 631 613	R1 605 600	R1 580 258
R60 000	R18 000	R1 802 921	R1 772 999	R1 743 868	R1 715 501	R1 687 875	R1 660 965	R1 634 749
R62 000	R18 600	R1 863 018	R1 832 099	R1 801 997	R1 772 685	R1 744 138	R1 716 331	R1 689 241
R64 000	R19 200	R1 923 116	R1 891 199	R1 860 126	R1 829 868	R1 800 400	R1 771 696	R1 743 733
R66 000	R19 800	R1 983 213	R1 950 299	R1 918 254	R1 887 051	R1 856 663	R1 827 062	R1 798 224
R68 000	R20 400	R2 043 310	R2 009 399	R1 976 383	R1 944 235	R1 912 925	R1 882 428	R1 852 716
R70 000	R21 000	R2 103 408	R2 068 499	R2 034 512	R2 001 418	R1 969 188	R1 937 793	R1 907 208
R72 000	R21 600	R2 163 505	R2 127 599	R2 092 641	R2 058 601	R2 025 450	R1 993 159	R1 961 699
R74 000	R22 200	R2 223 602	R2 186 699	R2 150 770	R2 115 785	R2 081 713	R2 048 524	R2 016 191
R76 000	R22 800	R2 283 700	R2 245 799	R2 208 899	R2 172 968	R2 137 975	R2 103 890	R2 070 683
R78 000	R23 400	R2 343 797	R2 304 899	R2 267 028	R2 230 152	R2 194 238	R2 159 255	R2 125 174
R80 000	R24 000	R2 403 895	R2 363 999	R2 325 157	R2 287 335	R2 250 500	R2 214 621	R2 179 666
R82 000	R24 600	R2 463 992	R2 423 099	R2 383 286	R2 344 518	R2 306 763	R2 269 986	R2 234 158
R84 000	R25 200	R2 524 089	R2 482 199	R2 441 415	R2 401 702	R2 363 025	R2 325 352	R2 288 649
R86 000	R25 800	R2 584 187	R2 541 299	R2 499 544	R2 458 885	R2 419 288	R2 380 717	R2 343 141
R88 000	R26 400	R2 644 284	R2 600 399	R2 557 673	R2 516 068	R2 475 550	R2 436 083	R2 397 633
R90 000	R27 000	R2 704 381	R2 659 499	R2 615 802	R2 573 252	R2 531 813	R2 491 448	R2 452 124
R92 000	R27 600	R2 764 479	R2 718 599	R2 673 930	R2 630 435	R2 588 075	R2 546 814	R2 506 616
R94 000	R28 200	R2 824 576	R2 777 699	R2 732 059	R2 687 619	R2 644 338	R2 602 179	R2 561 108
R96 000	R28 800	R2 884 673	R2 836 799	R2 790 188	R2 744 802	R2 700 600	R2 657 545	R2 615 599
R98 000	R29 400	R2 944 771	R2 895 898	R2 848 317	R2 801 985	R2 756 863	R2 712 910	R2 670 091
R100 000	R30 000	R3 004 868	R2 954 998	R2 906 446	R2 859 169	R2 813 125	R2 768 276	R2 724 582
R110 000	R33 000	R3 305 355	R3 250 498	R3 197 091	R3 145 086	R3 094 438	R3 045 103	R2 997 041
R120 000	R36 000	R3 605 842	R3 545 998	R3 487 735	R3 431 002	R3 375 750	R3 321 931	R3 269 499
R130 000	R39 000	R3 906 329	R3 841 498	R3 778 380	R3 716 919	R3 657 063	R3 598 758	R3 541 957
R140 000	R42 000	R4 206 816	R4 136 998	R4 069 025	R4 002 836	R3 938 375	R3 875 586	R3 814 415
R150 000	R45 000	R4 507 302	R4 432 498	R4 359 669	R4 288 753	R4 219 688	R4 152 414	R4 086 874
R160 000	R48 000	R4 807 789	R4 727 998	R4 650 314	R4 574 670	R4 501 000	R4 429 241	R4 359 332

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**Required supporting documents in application for your Home Loan**

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# Supporting document checklists

**WE HAVE STRONG RELATIONSHIPS WITH ALL THE MAJOR SOUTH AFRICAN BANKS, AND DEALING WITH THEM IS A PROCESS THAT REQUIRES TIME, COMMITMENT, PASSION AND ATTENTION TO DETAIL.**

## First-time Homeowner's/ Home Loan applicants need to supply in addition:

- Detailed Income & Expenditure statement, signed by applicant(s)
- Statement of Assets & Liabilities, signed by applicant(s)
- If applicant is not a SA citizen, copy of residence & work permits
- Rental contracts in respect of any rental income which may be used in assessing affordability.

## Employed Individuals

- Copy of I.D. book- if smart card both front & back
- A copy of your latest 3 months' payslips
- *Commission earners*- 6 months' payslips
- A copy of 3 months' stamped bank statements of the account into which your salary is paid.
- *Commission earners*- 6 months' stamped bank statements

- A copy of the full employment contract IN BUSINESS ENGLISH is required where an individual is:
  - a) a contract worker,
  - b) working for their current employer for less than 3 months,
  - c) a South African citizen working abroad,
  - d) a temporary resident in South Africa
  - e) a non-resident

## Self-employed Individuals

- A copy of your company's latest signed-off financials with year-on-year comparable figures
- A copy of management accounts from the beginning of the current financial year (usually 1 March) to date, not older than 2 months, must be dated & signed by the self-employed applicant.
- A copy of 3 months' stamped business bank statements. We will require 6 months required if the business is not a registered company.
- A copy of 3 months' stamped personnel bank statements. We will require 6 months required if the business is not a registered company.
- Should your company issue you a payslip, please provide us with the latest copy. If your salary differs from month to month, we will require 6 months' payslips to establish an average.
- A letter from your accountant confirming your personal income/drawings & percentage shareholding.
- Statement of assets & liabilities

# Supporting document checklists

## *In the Name of a Company*

- Complete FULL set of CIPC Company Registration Documents
- Resolution declaring the property to be purchased, allowing it to be mortgaged to the bank, & confirming the signatory authorised to sign on behalf of the company.
- Solvency Certificate & declaration of the company's income & the shareholders' percentage.
- A copy of the company's 3 months stamped bank statements if an account has been opened.

## *In the Name of a Trust*

- A copy of the trust deed.
- A copy of the Master's Letter of Authority listing all the trustees.
- A resolution declaring the property to be purchased, allowing it to be mortgaged to the bank, & confirming the signatory authorised to sign on behalf of the trust.

- A copy of your trust's latest signed-off financials with year-on-year comparable figures
- A copy of management accounts from the beginning of the current financial year (usually 1 March) to date, not older than 2 months, must be dated & signed by the applicant trustee.
- A copy of the trust's 3 months' stamped bank statements.
- Solvency Certificate.
- A letter from the trust's accountants declaring the trust's income & any trustees in a supervisory capacity.
- Proof of identification of the founder, trustees & beneficiaries.

**WE WILL MOTIVATE AND FIND THE BEST BOND THAT SUITS YOUR POCKET**





# The 13 steps of the Homebuyer's journey



# The 13 steps of the Homebuyer's journey

## ✓ UNDERSTANDING YOUR BUDGET

Knowing your credit score & determining your budget is a crucial starting point in the homebuying process. By assessing your income and expenses, you can gain clarity on what you can afford. [Our user-friendly online calculators](#) can help you estimate your monthly repayments based on your desired bond amount

## ✓ GET PRE-APPROVED

Once you know your budget, get Pre-Approved for a Home Loan. This will give you an idea of how much you can afford & what your monthly repayments will be. [Use our Affordability Calculator](#) to find out how much you can afford.

## ✓ FINDING YOUR DREAM HOME

With our Pre-Approval, you can confidently embark on your house-hunting journey. It is crucial to research the neighbourhood, consider factors such as safety, amenities, schools etc.

## ✓ MAKE AN OFFER TO PURCHASE

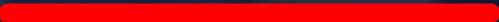
Being pre-approved; your offer to a seller is far stronger-it demonstrates you have done your homework, and you know what you can afford. Once you have found your dream home, sign an Offer to Purchase on the property.

## ✓ COMPLETE THE HOME LOAN APPLICATION

Navigating the Home Loan application process can be overwhelming, but we're here to simplify it for you. Our team will assist you in submitting the necessary documents to multiple banks, ensuring that you secure the best interest rate on your bond. Our service is quick, convenient, and completely free.

## ✓ YOU CHOOSE THE BEST HOME LOAN DEAL

You choose the best Home Loan deal that suits your pocket. **Expert Guidance:** Our dedicated team is here to support you every step of the way!



# The 13 steps of the Homebuyer's journey



## ✓ BOND CANCELLATION

If the seller has a bond over the property, they will instruct their Transfer/Cancellation Attorney to cancel it. The Registration Attorney (selected by the bank) will be instructed to do the transfer & to register your bond.

## ✓ DOCUMENTS TO SIGN

Once conditions are met, the attorney drafts the transfer & bond documents. Parties sign, you pay bond & transfer costs. Seller covers rates. The attorney secures a transfer duty receipt, Rates Clearance Certificate, and Levy Certificate, & makes the necessary payments.

## ✓ COMPLIANCE CERTIFICATES

The seller is required to provide compliance certificates, including electrical, plumbing, borer beetle, gas, & electric fence certificates.

## ✓ GUARANTEES

The attorney provides guarantees from your bank for the purchase price or the balance if you put down a deposit. If the seller has a bond over the property, preparations will be made for it to be cancelled.

## ✓ LODGEMENT

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

## ✓ REGISTRATION & PROCEEDS

The conveyancers appear at the Deeds Office to register the deeds. Ownership passes from the seller to you. Your new bond is registered, & the seller's existing bond is cancelled. The guarantees are paid, & the seller receives the net proceeds. The estate agent is paid their commission, & you take occupation of your new property.

## ✓ AFTER THE SALE IS COMPLETE

After approximately 3 months, the original Title Deed and Bond Documents are delivered back to the attorneys by the Deeds Office. The original Title Deed is delivered to the bank if the property is bonded or to you if it's a cash sale. A copy is normally sent to the buyer and seller by the attorneys.

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