



**CHAS EVERITT**  
INTERNATIONAL PROPERTY GROUP

# HOME BUYER'S GUIDE

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*Leading* REAL ESTATE  
COMPANIES  
OF THE WORLD™

# EVERY STEP OF THE WAY

As buying a home is one of life's greatest and most rewarding tasks, it is important that you understand the options available to you, as well as the entire process and what is involved.

Even if you've done it before, it's always a good idea to plan ahead and make your moving experience easier. In this section you will find information to assist you in this regard. The topics range from organising your move, to the impact of capital gains tax and the legal processes.

When searching for your dream home we can provide detailed information on almost any property currently listed for sale – whether it's listed by Chas Everitt or another real estate company.

At Chas Everitt International Property Group we will take care of all your home buying needs. From researching areas to showing you available properties to negotiating on your behalf, we will be with you every step of the way.



# FIRST TIME HOME OWNER

**If you are a first time home buyer, then your most important requirement is to take into account the hidden costs involved in the purchase of a property, which include amongst others, transfer costs and the bond registration costs.**

Most lenders offer a product tailored specifically for the first time homebuyer. This means you can borrow more than 100% of the property value and can include costs like a deposit, transfer fees and bond registration costs in your loan, making it easier for you to own your first home.

The specific advantages to the first time homebuyer are:

- No deposit is required
- The borrower need not have cash to pay for transfer and bond registration costs incurred in purchasing the property.

General Qualifying Criteria usually apply to borrowers seeking these products:

- first time homebuyers
- single or joint income
- our monthly repayments also cannot exceed 25% of your gross monthly income
- loan amounts between R100 000 and R300 000
- customers must have a clean credit record
- stable employment record (that is, at least two years in permanent full time employment);
- and you need to be 35 years old or younger



# WHAT CAN I AFFORD?

Find out how much you can afford to spend on your new home, based on your income and expenses.

We look at home loan affordability by doing a quick health check on your finances. We review your income and expenses to make sure you can afford all the costs that come with owning a home. BetterBond can also pre-approve you for a home loan so you know exactly what you can afford to spend.

## WHY USE A BOND ORIGINATOR?

Bond origination is SA's best-kept secret. Finding a place you love and then getting the finance to buy it, is how you make your dream of owning a home come true. Bond origination is the bit of magic that makes it happen. BetterBond is a leading bond originator that turns dreams into reality by getting you the best bond and saving you time and money in the process.

### Interest-rate savings

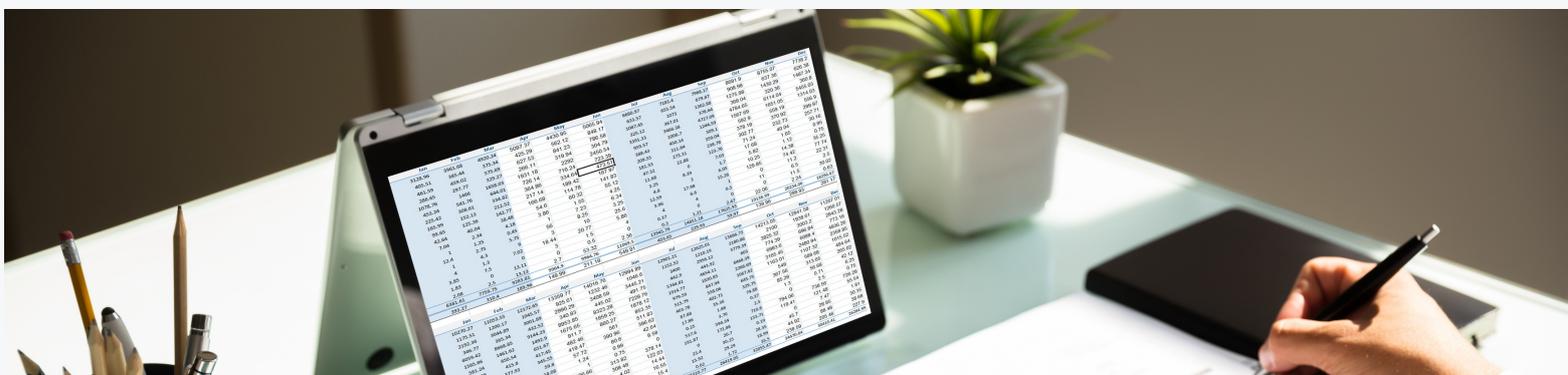
All you have to do is submit a single application - we take care of the rest.



[ONLINE  
CALCULATOR](#)

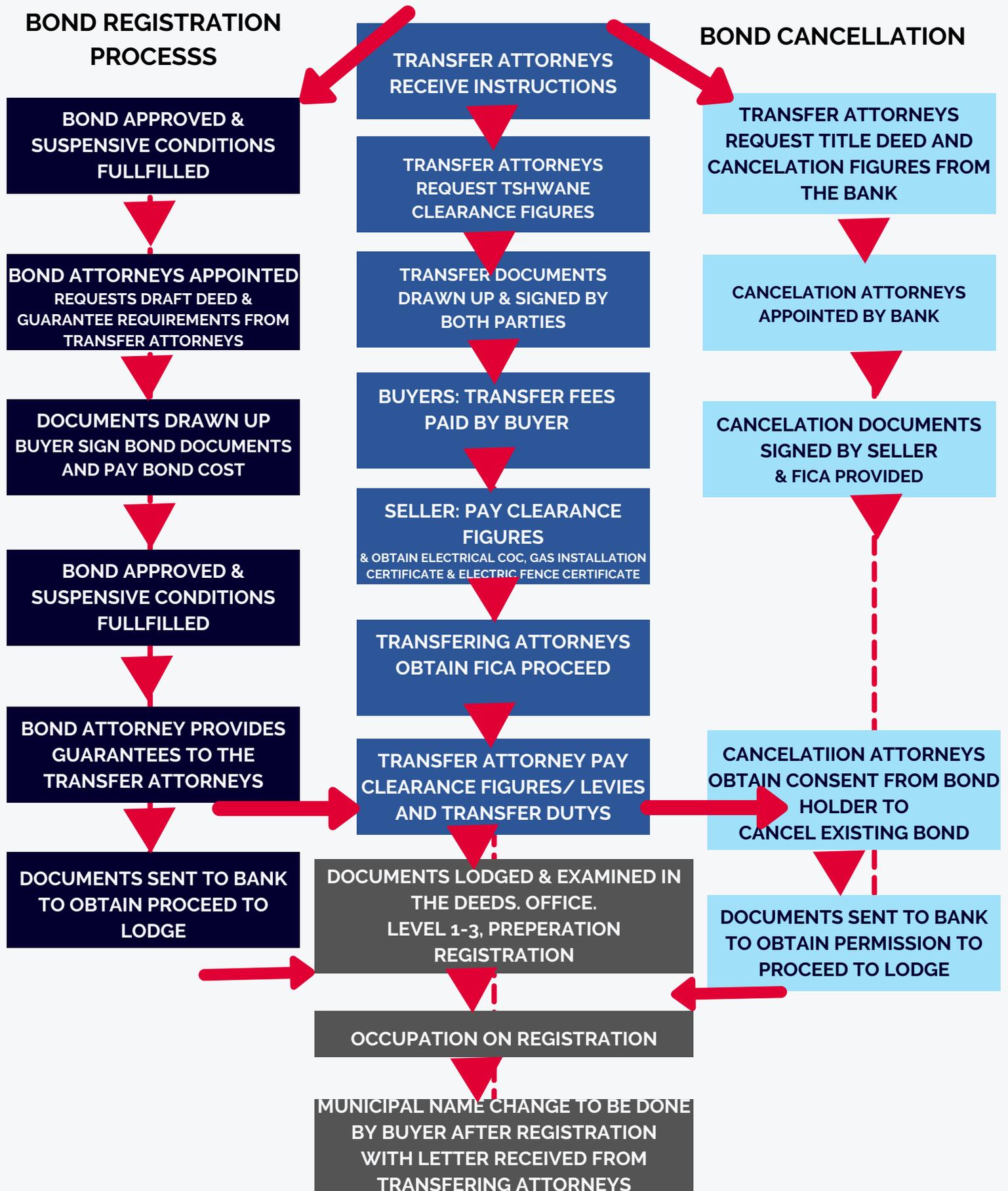
[REPAYMENT  
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# SALES TRANSFER PROCESS

OFFER TO PURCHASE SIGNED BY BOTH PARTIES



## **IN ORDER TO MAKE THE ABOVE PROCESS RUN SMOOTHLY, YOU SHOULD BE AWARE OF THE FOLLOWING FACTORS THAT COULD DELAY THE REGISTRATION OF A BOND.**

- Failure by the seller and/or buyer to provide personal information
- Failure by the seller to provide details of the bank holding the existing bond
- The existing bondholder delaying/not providing cancellation figures and Title Deeds to the Transferring Attorney
- Delay in receiving rates figures (local authority) and/or clearance certificate (Transferring Attorney)
- Failure by the buyer to pay a deposit (if required)
- Delay in the provision of guarantees
- Failure by the buyer to pay bond and transfer costs on time
- Delay by the seller in signing the transfer documents
- Delay by the buyer in obtaining government capital subsidy approval/employee subsidy documents for new bondholders and failure to comply with other requirements of the bank.
- Delay by the buyer in signing transfer and/or bond documents
- When the Bond Attorney, Transferring Attorney and Cancellation Attorney are three separate firms.



## **How can an estate agent assist me?**

Your search for a new home can be made much easier if you use the services of an estate agent. Agents make it their business to provide every service connected with your search for a home - from expert advice in the early stages, to careful monitoring of your settlement. The more closely you work with one agent, the better your needs become known and the more effectively they can help you - saving you time and possible trouble. All agents are bound by law to deal fairly and ethically with both the buyer and the seller. Because the seller typically hires the agent, the agent is legally obliged to represent the seller's interests. This means you must decide what offers to make and what counter-offers to accept.

## **What are the benefits of using an estate agent?**

The agent can help you to set up a plan of action through an analysis of your needs and finances, the current housing market and homes available in your price range.

The agent personally conducts your search to find neighbourhoods and homes that fit your requirements.

The agent can guide you through making an offer on a home and presenting it to the seller.

## **What is the role of the estate agent?**

The estate agent is the link between the buyer and the seller. The agent will negotiate an agreement of sale acceptable to both parties. An offer to purchase is drafted by the estate agent. This must be signed by the agent, the buyer and the seller. Once signed it becomes a legal binding contract of sale. A copy of this document must be attached to the loan application form. For this service, the estate agent charges a fee or commission paid by the seller.

**SNEAK PEEK**



### • **Be First To Know – Property Alerts**

Be the first to know about a new property that matches your criteria coming on to the market with an automatic email alert. Receive notifications on price changes.

### • **Sneak Peek**

Be the first through the door of a new property – before it is published to the website portals and marketed to the world. You have a 48 hour opportunity to view ahead of anyone else.

### • **Web**

Browse the internet and take a virtual tour of properties. This helps to reduce your viewing time and become an expert on properties in the area you are looking. [www.ChasEveritt.co.za](http://www.ChasEveritt.co.za)

### • **Know your neighbourhood**

Research your area – view our area profiles to find out more about the hood, view stats and trends.

### • **Drive around the area**

Know the area where you want to live. Look at the estate agent boards that are for sale and see what has sold. Then speak to your Chas Everittagent.

### • **Chat to your local Chas Everitt estate agent**

Enlist an expert to help you find your dream home. They have are familiar with all the properties on the market and can inform you of new developments, what has sold recently, values, etc. An agent can save you time looking at property by showing you homes that fulfill your criteria.



# PROPERTY VIEWING GUIDELINE DURING COVID



## 1 FACE MASK

Must be worn for the duration of the appointment by all parties.

## 2 SCREENING DECLARATION

Form must be signed to confirm that you have no symptoms of Covid-19 and have not been in contact with someone infected within past 14 days. Your current contact information must be recorded.



## 3 IF YOU ARE UNWELL

Please cancel the property prior to viewing.



## 4 MAX 10 PEOPLE

On premises at a time.

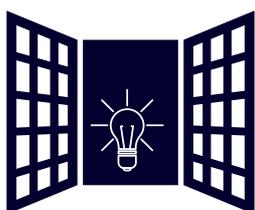


## 5 HAND SANITISE + OTHER

Agent will sanitise yours and their own hands before you enter the property - and when you exit, with a 70% alcohol sanitiser.

## 6 NO TOUCHING

Please do not touch any physical surface.

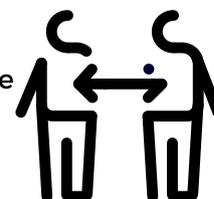


## 7 DOORS + WINDOWS OPEN

All doors and windows of the property will be open prior to arrival to ensure ventilation. Lights must be switched on.

## 8 SOCIAL DISTANCING

No physical contact at all. Distance of 1.5m must be maintained.



## 10 SHOWHOUSES ARE ALLOWED

Physical viewing must be as brief as possible. Please be punctual, and keep time inside the property to a minimum.

**HEALTH + SAFETY**

NOTE - IF ANYONE HAS COMORBIDITIES (AT HIGH RISK DUE TO PRE-EXISTING MEDICAL CONDITIONS), FURTHER SAFETY ACTIONS MAYBE TAKEN - OR VIEWINGS RESTRICTED

THANK YOU FOR YOUR UNDERSTANDING & COOPERATION



**CHAS EVERITT**  
INTERNATIONAL PROPERTY GROUP

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**HAPPY  
HOUSE HUNTING**

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**WE'RE HERE TO GUIDE YOU  
EVERY STEP OF THE WAY**