



GEHS

Government Employees
Housing Scheme

We'd like
to welcome
you home



IN PARTNERSHIP WITH



SA Home Loans

WE'VE BROUGHT HOME A GREAT INVESTMENT

Home ownership is one of the biggest financial investments you are likely to make and - more importantly - the best investment you can make for the security and comfort of your family.

DPSA, GEPF and PIC have worked together to partner with SA Home Loans to offer home finance opportunities through GEHS that will enable qualifying members to own their own homes.

SA HOME LOANS OFFERS YOU A SPECIAL DEAL

With SA Home Loans, you'll get VIP treatment because SA Home Loans does things differently.

- SA Home Loans is not a bank. They are also not a mortgage originator. They are a specialist home loan provider that lends money on home loans just like the banks.
- They ONLY do home loans. So they have the focus and expertise to bring you the very best products, service and expertise.

- They pride themselves on their client service, and are regularly voted "Best in Home Loans" in media surveys across the country. Their friendly consultants make sure they understand your unique circumstances, help you to complete your application and guide you through the process. They'll keep you updated on your home loan, explain everything to you and make the whole process simple and enjoyable.

If you currently have a bond on your home, make sure you speak to SA Home Loans to see what you could save by switching your bond. If you are currently renting or thinking of buying a new home, an SA Home Loans consultant will be able to help you assess what you can afford and guide you through the home buying process.

We're excited to have found a partner who will help our members make home ownership possible through GEHS, helping you to make an investment in your future.



NECESSARY DOCUMENTS

Your SA Home Loans consultant will assist you with getting started, but this is what you'll need to provide in order to get your home loan application processed. Any missing documents may cause delays – so have these ready before you apply to ensure the fastest possible response. Remember, a consultant is available to assist you if anything is unclear.

- Last three months payslips
- Copy of ID
- Copy of marriage certificate and/or antenuptial contract
- Copy of offer to purchase agreement*
- 3 Months' personal bank statements
- For commission earners: proof of the last 3 months' commission earnings

IF YOU ARE APPLYING BASED ON A JOINT INCOME, EACH PERSON SUPPORTING THE INCOME WILL NEED TO PROVIDE THESE DOCUMENTS.

*Note: If you are SWITCHING your bond from an existing financial institution to SA Home Loans, you do not need to provide a copy of the offer to purchase agreement, however we will need the last 3 months' bond statements and your latest rates and utilities bill.

SA Home Loans also offers the GEHS Housing Access Loan, which may be used to buy, build or improve a home on land with no title deeds. To find out more, call 0860 4444 17 or email HousingAccess@sahomeloans.com.

STEP BY STEP GUIDE TO HOME FINANCE



1. FIND OUT WHAT YOU CAN AFFORD

Before you start the process, make sure you know what you can afford. Speak to a consultant or use the online home loan calculator at www.sahomeloans.com to establish how much bond finance you qualify for based on your income or joint income.



2. MAKE A HOME LOAN APPLICATION

After signing an offer to purchase on the home you want to buy, you will need to make a formal home loan application with SA Home Loans. You can do this online at www.sahomeloans.com or you can call the Contact Centre on 0860 2 4 6 8 10. Alternatively, you can meet with a consultant who will come to see you – contact the branch nearest to you by checking the list of branches in Contacts. It's not a complicated process – and a consultant will happily guide you through the process if you are unsure.



3. GATHER ALL THE NECESSARY DOCUMENTATION

This is the most important part of the process from your side. We have provided a list of the documentation required to accompany your application. Getting all the required up-to-date documentation together upfront will speed up the process. Once your consultant has everything, they will do the rest. They can't progress without the right documents!



4. CREDIT APPROVAL

Our credit team will now complete the credit assessment, using the supplied documentation as well as information obtained from a credit bureau regarding your current credit status. If this is all in order, you will receive notification of approval of your bond application. This approval will be subject to the completion of the valuation. If there is a problem, you will be contacted by a consultant to discuss a possible solution.



5. VALUING THE PROPERTY

SA Home Loans will arrange an appointment for an expert appraiser to value the property you intend to purchase. They will speak to the owner, developer or the estate agent to arrange this. Please note that this valuation does not include a check for any defects or problems with the home – such as cracks or leaking roofs – that is your responsibility.



6. SIGNING THE LETTER OF ACCEPTANCE (LOA)

With your credit approved and the valuation complete, a home loan proposal called a Letter of Acceptance will be drawn up. This details all the costs, the interest rate, indicative monthly instalment and other important information for you to evaluate and sign. Your consultant will go through these costs and details with you.



7. CONVEYANCING

Now the legal process begins! An attorney (from our national panel) will prepare all the necessary bond registration documentation and will make an appointment with you to sign them. Arrange to sign as soon as you are contacted, so that the process is not delayed. The attorney will go through the documentation in detail with you.



8. BOND PROTECTION PLAN

Buying a home is one of the biggest investments you will ever make. Our Bond Protection Plan will provide you with peace of mind, secure in the knowledge that you and your family will be protected against untimely death or disability. You'll be contacted by a consultant who will guide you through the process of getting this important cover.



9. LODGEMENT

Once you have signed the documentation, the attorney will lodge your bond for registration.



10. REGISTRATION

Your bond now needs to be registered at the Deeds Office, this is a legal process that can take some time. Your attorney will notify you once this is completed.



11. OWNERSHIP

From the date that the Deeds Office registration takes place, you'll be the proud owner of your new home. You will now start paying your bond instalments – as well as insurance, bond protection and all rates, taxes and utility costs relating to your home.



12. MAINTENANCE

Owning your own home is wonderful, but it comes with the responsibility of looking after your property to ensure the money you've invested isn't thrown away. Houses require a lot of attention and money to keep them in good condition, but this is money well spent because it's far more expensive to replace items than it is to maintain them. Make sure you pay attention to items such as wooden window and door frames, gutters, fences, roofs and swimming pools, as ongoing maintenance will save you money in the long run and retain the value of your home.

CONTACT SA HOME LOANS

Ready to apply? You can apply online at www.sahomeloans.com, or phone **0860 2 4 6 8 10** to complete an application with our Sales Contact Centre or contact one of our branches below.

Gauteng

SA Home Loans House (Midrand) **011 745 5000**
Vereeniging **016 932 1251**

KwaZulu-Natal

Durban (La Lucia) **031 576 5901**
Durban (Highway) **031 764 9240**
Richards Bay **035 789 0620**
Pietermaritzburg **033 347 5212**

Limpopo

Polokwane **015 287 7960**

Western Cape

Kenilworth **021 514 8222**
Tyger Valley **021 514 8000**
Somerset West **021 850 0180**
George **044 803 8500**

Eastern Cape

East London **043 706 3500**
Port Elizabeth **041 398 3700**

Free State & Northern Cape

Bloemfontein **051 400 9100**

Mpumalanga

Witbank **013 692 7051**
Nelspruit **013 752 7103**

North West

Rustenburg **014 597 0898**

www.sahomeloans.com

Ts & Cs apply. Please refer to www.sahomeloans.com for further details.
SA Home Loans is a Registered Credit Provider. Registration Number NCRCP1735.



BOND WITH US **SA Home Loans**