

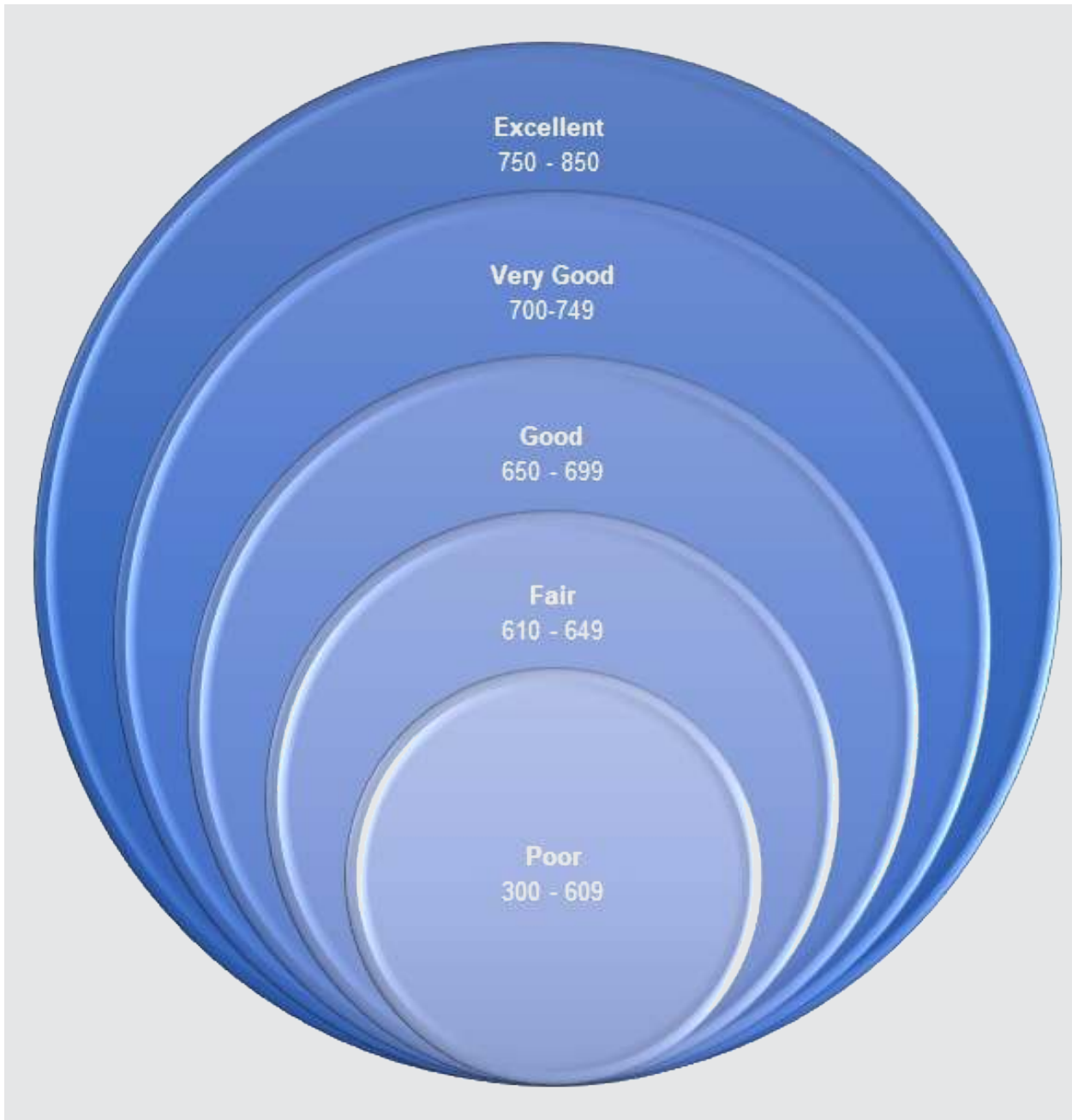


# Your Bond Approval



**TRT**  
PROPERTY

# Credit score



A healthy credit score is extremely important and will assist with your home loan being approved.

The diagram below indicates the 5 stages and ratings here is what they mean:-

## **1. Poor – 300-609**

This score and grading means that you will not qualify for your home loan.

## **2. Fair – 610 – 649**

This score will mean that you will need to put a deposit down, this amount will be determined by the bank granting your home loan.

## **3. Good to Excellent 650 - 850**

Once you have met all the banks qualifying criteria you may be able to qualify for a 90–100% home loan.



# How to qualify

Finding out if you qualify for a home loan in order to secure your dream home, is as easy as:

1. Our OOBA Home Loan consultant will assist you.

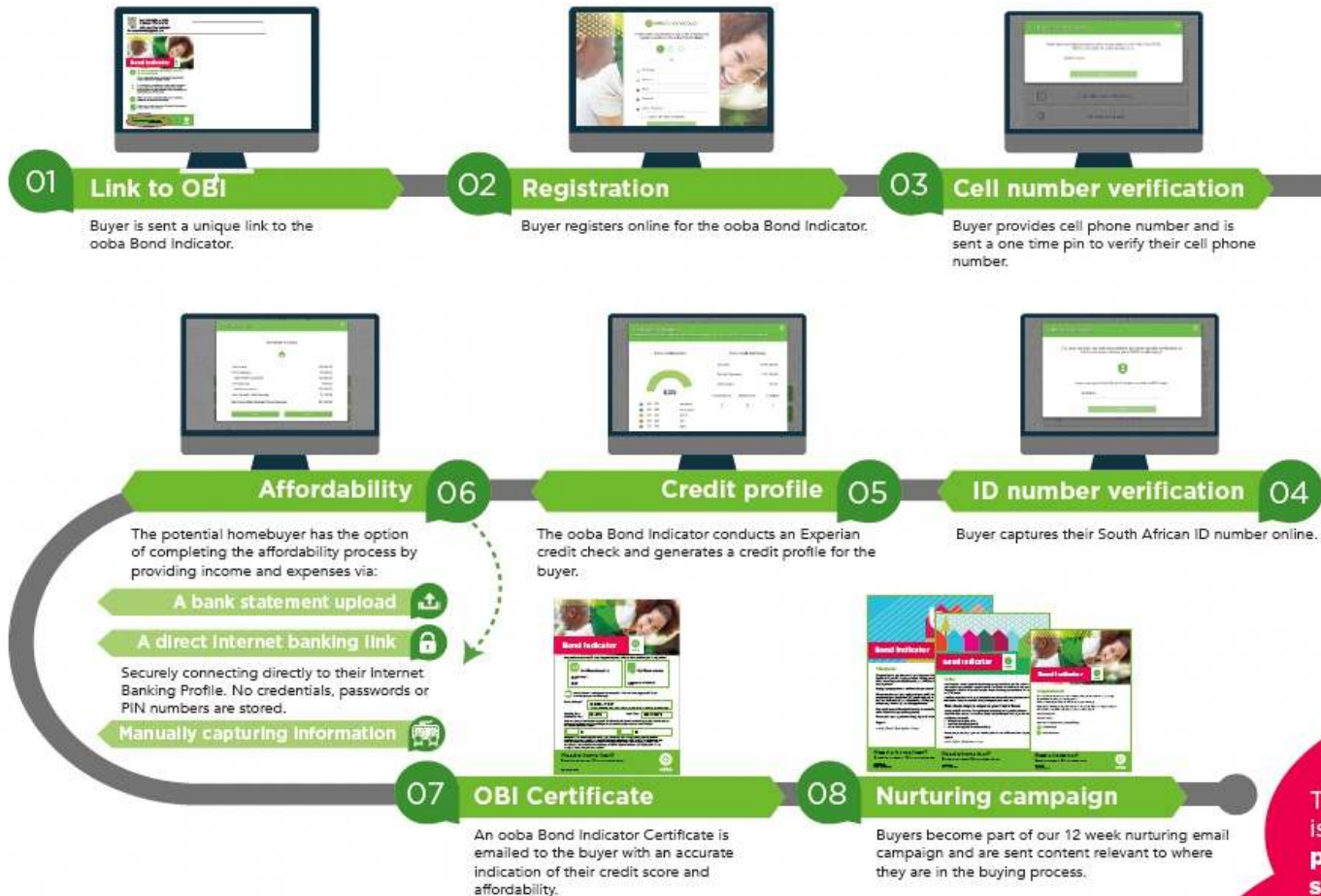
or  
2. You can [click here](#) follow the step-by-step process.

This process is explained on the next page.

\* Artist rendering for illustration purposes only



# The ooba Bond Indicator process



The ooba Bond Indicator is a **100% online, paperless, secure self-service tool** that measures your credit score and income and expenditure in order to assess your home loan affordability as a Bank would.



Found a home? Contact an expert!

Mercia Miles  
083 253 2305  
mercia.miles@ooba.co.za

# Pre-Approval



\* Artist rendering for illustration purposes only

Once your pre-approved home loan has been finalised, we will be notified and your sale agreement will be prepared for you to sign.

On receipt of your signed sale agreement, the final bond grant can be obtained.

If you would like more information on this process, please contact us on [sales@trtafrica.ltd](mailto:sales@trtafrica.ltd) and we will gladly give you a call.



\* TRT Property is not a registered financial services provider. This document has been compiled with Ooba Home Loans, a registered financial services provider.