

ooba gives you the edge in financing, protecting and ultimately enjoying your home.

In this market, it is critical that you use the services of an expert originator who knows how to position your bond for optimal success. **ooba** continues to achieve the highest approvals in the market and the least delays. **ooba** helps you finance your new house and gives you the power to turn it into your dream home.

20 reasons why homebuyers should use a mortgage originator:

1. **Secure approvals:** better chance of approval by submitting to multiple lenders (ABSA, Standard Bank, Nedbank, FNB and Ithala Bank)
2. **Get the system to work for you:** take advantage of the fact that each bank has different credit criteria, deposit requirements, documentation requirements, interest rates and turn-around times
3. **Expert positioning:** prepare, motivate and package the application for the best chance of approval
4. **Best interest rates:** banks compete for every loan application ensuring you get the best deal
5. **Simultaneous submission:** direct interface to lenders systems allowing simultaneous submission of applications to multiple lenders
6. **No cost:** it's a free service to the homebuyer
7. **No obligation:** no obligation to accept any loan sourced
8. **Expertise:** home finance experts have intimate knowledge of the various banks' products, credit criteria, documentation requirements and interest rates
9. **Problem escalation:** dedicated senior personnel escalate any problem applications ensuring a better chance of approval
10. **Hassle free:** one generic application form for all lenders
11. **Cost savings:** advice on the best way to structure the loan to reduce the total cost
12. **Convenient:** originator completes the application form and does all the legwork
13. **Faster approvals:** dedicated personnel guide the application quickly through the bank's approval process, actively chasing up progress
14. **Independent advice:** most appropriate home loan options from all lenders
15. **Dedicated communication:** one point of regular feedback on the application status for all lenders
16. **Best service:** professional and personalised service either face-to-face, telephonic or online
17. **User-friendly website:** offering useful information, affordability calculators and home loan tools
18. **Prequalification:** certainty on the ability to afford the property
19. **Commitment:** home finance experts are committed to securing your loan
20. **Homebuyers all agree:** over 70% of all new home loans are secured using mortgage originators

Get the **ooba** advantage

- **Industry leader:** **ooba** pioneered mortgage origination in SA over 10 years ago
- **Experience:** **ooba** has placed over 300 000 South African's into their homes
- **We're big:** **ooba** has the muscle to negotiate with the banks on your behalf to find the best rates and secure the approval on the home loan
- **Preferred originator:** **ooba** is the exclusive originator to the country's top real estate brands
- **Complete home-ownership solution:** online property search, source the best deals on home loan finance and insurance, and a home improvement credit card: all from one company
- **Widest Choice:** choose loans from the widest range of lenders, including ABSA, Standard Bank, Nedbank, FNB and Ithala Bank
- **Best solutions:** **ooba** can offer a complete range of personalised, cost effective home insurance solutions to protect your property, income and belongings
- **Hassle free:** one call to **ooba** and your insurance is in place, with no forms, no medicals, no fuss
- **Savings:** exclusive **oobacard**, the home improvement credit card that automatically gives the best discounts up to 35% on leading household products, improvements and services
- **Expertise:** **ooba** Home Finance Experts are the best in the field and FAIS accredited
- **ooba innovation:** **ooba** has consistently led the industry through innovation of products and services
- **Recognition:** **ooba** was awarded the South African Top Non-Listed Company Award



Experts in home finance.

oobasearch | **oobabond** | **oobainsure** | **oobacard**

Authorised Financial Services Provider | SA's Top Non-Listed Company