

# 20 reasons why homebuyers should use a mortgage originator

1. **Secure approvals:** better chance of approval by submitting to multiple lenders (ABSA, Nedbank, FNB, Sanlam, Ithala Bank, Blue Financial Services and The National Housing Finance Corporation)
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



Experts in home finance.

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