



**Attorneys, Notaries and Conveyancers**  
Cape Town | Bloubergstrand

the Bond Indicator has been downloaded by over 40 000 subscribers. For more information visit the website [www.mybondfitness.co.za/](http://www.mybondfitness.co.za/)

**PROPERTY SALES**

With all the experience in property, tools and products available, the next natural step was to expand into property sales. Attorneys are able to conduct property sales for their clients. Attorney Realtor Hub, with four founder members of different conveyancing firms was launched. This grew into a national network of some 25 law firms providing property sales services to their clients. For more information visit <https://www.attorneyrealtorhub.co.za>

**RENT2BUY FINANCE**

The Rent2buy concept was expanded in 2018 when finance was introduced to the existing Rent2buy concept. Rent2buy Finance is available in Gauteng, Cape Town Metropole and Bloemfontein for properties ranging from R400 000 to R1,8 million.

The past 12 years have been the highlight in my career, combining my accumulated property knowledge, passion and expertise since 1986 helping home buyers make the dream of owning a home come true, says Meyer De Waal, director of MDW INC Cape Town.

# FACILITATING PROPERTY OWNERSHIP SOLUTIONS AND PROVIDING THE MOST COMPREHENSIVE PROPERTY FINANCE ASSISTANCE

**RENT2BUY**  
In 2007 the concept of purchasing a property without the financial assistance of a bank was investigated. The idea of renting with the option to buy was investigated and some 24 months later, Rent2Buy was introduced. Instalment sale transactions introduced by the Alienation of Land Act 1968 were fine-tuned and added this to the Rent2buy offering. Visit the website for more information [www.irent2buy.co.za](http://www.irent2buy.co.za)

**FLISP**  
Research showed that Government did little to introduce the full benefit of the Finance Linked Individual Subsidy Programme (FLISP) to first-time buyers, estate agents, mortgage originators and financial institutions. A comprehensive FLISP & mortgage application service was developed. Our FLISP support service has grown into the largest private FLISP service in the property industry. Visit the website for more information [www.flisp.co.za](http://www.flisp.co.za)

**HOME OWNERSHIP EDUCATION**  
Buying a home remains one of the biggest investments one will ever make – yet most homebuyers enter the buying process with less research than buying a new mobile phone.

Modules for home ownership education and information were developed and large organisations such as Standard Bank,

African Bank, Just Property, Old Mutual Home Solutions, to name few, took these up.

**ONLINE BOND INDICATOR AND SOFTWARE DEVELOPMENT**  
We analysed the available bond calculators and services to assist homebuyers in calculating their actual and accurate home loan amount to qualify for. An online bond indicator process that simultaneously also provides an automated credit check was developed. The "Bond Indicator" is used by a leading mortgage originator company which their final home loan approvals from a 75% approval rate to an almost 90% approval rate. By July 2019,

## ABOUT US

We are a 20 year old conveyancing practice, expanded into a cutting-edge software and IT company, while providing the widest and innovative range of property finance and transaction solutions.

In 2007 the introduction of the National Credit Act changed the property sector. Homebuyers struggled to raise home loans and conveyancing instructions plummeted.

Debt and Affordability repair, Rent2buy, Online Bond Calculators, FLISP assistance services, and Home Ownership Education was added to the portfolio of services to complement the conveyancing practice. Patrick Ngondweni joined in January 2019 as MD in Gauteng.



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