

My Budget Fitness In 4 Easy Steps

You have cleared your credit record, but still encounter a similar problem as received from one of our recent clients:

My husband and I applied for a home loan and were declined by all the banks. I have sorted out my credit record and no longer in arrears but settled and proof was forwarded. We were told to apply after six months because they looked at the past 24 month's payment history.

How do I start?

Once you have paid your My Budget Fitness evaluation subscription fee of R500.00 (or R589.00 if an additional Credit Health Report is ordered for your spouse) you will receive the following:

STEP
1

Obtain a credit report

We will obtain a Credit Health Report on your behalf and will analyse and give you advice on what to do to improve your credit rating.

A consent form will be sent to you and you can forward the completed consent form with a copy of your ID and proof of payment to either of the contact details below:



email: admin@budgetfitness.co.za



fax: 086 561 1618

What is a Credit Health Report?

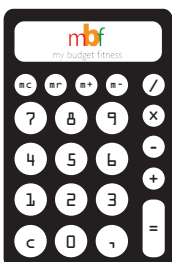
The Credit Health Report is the first step to determine the journey you will take to reach your goal with the assistance of My Budget Fitness. It contains all your credit information held with Experian, TransUnion and XDS, giving you the complete picture of your current credit health.

It is necessary to assess your past and current credit history.

STEP
2

A comprehensive affordability analysis

This step involves a comprehensive My Budget Fitness affordability analysis where we will work out how much you can afford.



The My Budget Fitness Calculator

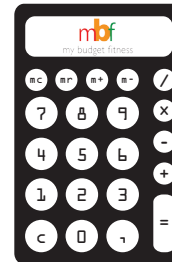
The My Budget Fitness Calculator comes in the form of a PDF or spread sheet document, allowing you to capture the following requirements with ease:

- your personal details
- your monthly income
- your monthly expenditure
- your total debts
- the details of your active accounts

Once completed, you will be requested to return the MBF Calculator to your My Budget Fitness personal trainer, who will then refer the information to a My Budget Fitness expert, who will provide a recommendation as to your current credit status, overall indebtedness as well as your income and expenditure.

Using the MBF Calculator, you will list all your credit commitments quoting:

- institution who you owe money to
- account number
- limit of the facility
- outstanding balance
- interest rate
- monthly repayment amount
- period of loan or repayment



Provide us with copies of the following documents:

- ID document
- 3 months' salary slips
- 3 months' bank statements
- Proof of address



email: admin@budgetfitness.co.za



fax: 086 561 1618

Deposit R500 / R589 into the following account:

Trust Account: OOSTHUIZEN MEYER DE WAAL INC Attorneys
Bank: Standard Bank
Branch: Paarl
Branch Code: 05210
Account Number: 07 218 0587
Reference: MBF: Your surname and cell phone number

*Fax your proof of deposit together with the above mentioned documents to: 086 561 1618
or email them to admin@budgetfitness.co.za*

STEP
3

The My Budget Fitness Plan & Mobile2Budget

A MBF Personal Trainer will contact you to discuss drawing up your My Budget Fitness Plan which will provide you with a detailed guide on how to reach your goal. This goal may be to reduce your debt, save for a deposit to buy a home and/or buy your own home.

Your budget will be loaded on Mobile2Budget.

Manage Your Money On Your Mobile Phone

You will be able to capture your expenses and control your budget with your mobile phone - a tool that can be used on any type of mobile phone.

Log In To The Website

At the end of every month, see how you are managing your expenses compared to your budget - use your personal username and password.

Your Personal Trainer

The fee for this is R150.00 per month.

Regular Contact & Progress Report

Regular contact from your personal trainer and a progress report at the end of the month.

STEP
4

Your Budget Fitness Goal Achieved

- a My Budget Affordability recommendation to determine your “purchase power”
- a record of conduct during the My Budget Fitness period
- all supporting documents to show affordability
- submitting an offer to purchase
- obtaining a final “clear” Credit Health Report
- submitting a home loan application



Meyer de Waal
083 653 6975 or 021 461 0065
meyer@budgetfitness.co.za

Juanita van Vuuren
021 461 0065
admin@budgetfitness.co.za



www.irent2buy.co.za

www.budgetfitness.co.za

www.mobile2budget.com

please complete the fields below

first name:

surname:

id number:

contact number:



have you attached the following required documents to this form?

	yes	no
copy of your id or passport:	<input type="checkbox"/>	<input type="checkbox"/>
proof of residential address:	<input type="checkbox"/>	<input type="checkbox"/>
latest bank statements:	<input type="checkbox"/>	<input type="checkbox"/>
income and expenses or home loan application:	<input type="checkbox"/>	<input type="checkbox"/>
consent to do a credit check:	<input type="checkbox"/>	<input type="checkbox"/>
latest payslip or proof of income:	<input type="checkbox"/>	<input type="checkbox"/>

prepared by _____

signature _____

date _____

 086 561 1618  admin@budgetfitness.co.za