

My Personal Details:

Full names: _____

ID / Passport no: _____

Spouse names: _____

Spouse ID / Passport no: _____

Residential address: _____

Mobile no: _____

Email address: _____

City and area I want to buy: _____

Intended purchase price
that I may be able to afford: R _____

Signature: _____

Date: _____

- Get a full analyses of your credit profile and affordability for R500 or R589 (Spouse included).
- You will receive a consent form to complete for authorising your credit check. Send it back with a copy of your ID.
- You will also receive a My Budget Fitness affordability calculator to complete.


Email admin@budgetfitness.co.za or fax **086 561 1618**

Terms and conditions apply

Rent2Buy Enables You To:


- Buy your property now at a fixed price
- Rent your home for the option period whilst occupying it
- Improve your credit rating with the assistance of a My Budget Fitness Personal Trainer
- Save for a deposit
- Build up an affordability track record
- Apply for a bond prior to the exercise of your option to buy
- Receive Home Ownership Education – an easy to understand 6-step programme
- Receive assistance from My Budget Fitness:
 - An evaluation of your credit record and affordability
 - Software and web-based progress tracking
 - Assistance with a home loan application as soon as you qualify

Contact us

 021 461 0065

 admin@budgetfitness.co.za

www.irent2buy.co.za

 @budgetfitness

 facebook.com/MyBudgetFitness



Rent Property Now
Buy It Later



Improve your credit rating
Manage your budget on your phone



Why:

Many buyers, some with past “bad” credit records, have the financial resources or income to afford purchasing a property, but cannot obtain a mortgage loan.

Rent 2 Buy was developed by Meyer de Waal, a practising conveyancing attorney, as a result of the frustration with Financial Institutions’ strict lending criteria and their implementation of the National Credit Act that caused buyers to struggle or fail in securing a home loan.

The rent with the option to buy program:

1. Assists a prospective buyer to restore his or her good credit rating and prove affordability over a period of time
2. Enjoy the benefits of occupation of his or her home
3. Save towards a deposit

How:

The entire process is mentored and monitored through a web-based system with secure login for you and your My Budget Fitness personal trainer. Your trainer will follow your progress and assist you if needed.

You will get:

My Budget Fitness Mentorship



- A credit report and assessment
- Regular one-on-one assistance from a My Budget Fitness personal trainer
- Budget and goal planning
- Be able to view your credit and financial fitness status by logging into your profile on www.mbfprogress.co.za



Mobile2Budget® Budgeting Tool

- Innovative mobile budgeting application www.mobile2budget.com
- Capture and keep track of your spending securely on your mobile phone
- Choose from 29 budget expense categories
- Easy registration and setup
- Application works on all mobile phones

Mobile 2 BUDGET



Consumer Housing Education



- 6-Step easy to understand education plan
- Each month focus on a different topic
- The course outline:



My Personal Budget:

Expense	My Own	Spouse	Debit Order
Allowance: Children	R	R	
Allowance: Spouse	R	R	
Car Finance	R	R	
Car Maintenance	R	R	
Cellphone	R	R	
Telkom	R	R	
Clothing	R	R	
Domestic staff/Gardener	R	R	
Education	R	R	
Electricity	R	R	
Entertainment/Leisure	R	R	
Subscriptions	R	R	
Transport	R	R	
Food	R	R	
Garden services	R	R	
Gym membership	R	R	
Hair and Cosmetics	R	R	
Debt Repayment	R	R	
House Rental	R	R	
Insurance	R	R	
Medical Aid	R	R	
Parking	R	R	
Petrol	R	R	
Rates and Taxes	R	R	
Tax	R	R	
Other	R	R	
Total	R	R	

Income	My Own
Salary	R
Other	R

Surplus Or Shortfall	
Surplus	R
Shortfall	R