Mr A. Radue and Mrs L. Radue
Plot 40
Wellington Rosetta
Mooi River
Estcourt

15 November 2021

Dear Mr Radue and Mrs Radue

Congratulations, and thank you for providing **ooba home loans** with the opportunity to assist you in successfully securing your home loan. We are pleased to advise that **Absa** has confirmed to us that your home loan, in the amount of **R945,000**, has been approved.

The next step in the process is to ensure the smooth registration of your home loan through the bond registration attorneys, **Attorney To Be Advised**. These attorneys will be in contact with you shortly to arrange for you to sign your bond registration documents.

A new home is a celebration but also a time to assess and review the insurance policies necessary to protect your new investment. The most important insurance cover you need to consider to safeguard your home and give you and your family peace of mind for the future are **buildings insurance** (cover for damage to the structure of your home) and **mortgage protection** insurance (cover for your outstanding bond in the event of death, disability or retrenchment). **ooba** is able to provide you with competitively priced, convenient and obligation free solutions for this cover. Our call centre at **0860 00 6622** can put these insurances in place telephonically, with no forms, no medicals, no fuss. **ooba** has the products and expertise to protect your property, income and belongings with cost effective solutions, giving you complete peace of mind.

Our home loan comparison service is at no cost to you. **ooba home loans** is paid a fee by the lender for the functions that it performs for the lender. Those functions include the documentation, processing, credit preparation and approval management functions relating to the home loan application process, as well as relevant liaison with third parties including property valuers, credit bureaux, estate agents, bond registration attorneys and transfer attorneys.

The fee paid, exclusive of VAT, by the lender for these functions provided by **ooba home loans** is **1.25%** of the home loan amount and is only paid following successful registration of the mortgage bond. The lender has outsourced these functions to **ooba home loans** and the lender will therefore not itself have to perform these functions nor incur the costs thereof. (For the lender's internally sourced loans it will have to perform and incur the costs of all these functions itself.)

Thank you again for choosing **ooba home loans**. If there is anything else we can assist you with, just give your Home Finance Expert, **Elaine Adams**, a call on **0833081573**, or call our Call Centre on 0860 00 6622 or visit www.ooba.co.za. Start living the **ooba** life!

Yours sincerely

RHYS DYER
CHIEF EXECUTIVE OFFICER **X1466049/E**

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