



BUYERS GUIDE

R&R



EVERYTHING YOU NEED TO KNOW TO BUY SMART IN THE MIDLANDS & JOHANNESBURG

1. Start with Your Budget

We suggest:

- Getting pre-qualified through our trusted bond originator (it's quick, free, and gives you a strong starting point)
- Checking your credit score
- Budgeting for all the costs - deposit, transfer duties, bond registration, attorney fees, and moving expenses

Good to know: Many buyers get pre-approved in under 10 minutes - and it won't affect your credit score.

Important: Pre-approval gives you a great indication of what you can afford, but it's not a guarantee that your bond will be granted. Your final bond approval will still depend on a full application and the bank's assessment of the property and your finances.



2. Creating a property profile

First-Time Buyer? We're With You All the Way Buying your first home can feel like a big leap - but we'll help you land on solid ground.

We'll guide you through:

- Your rights and responsibilities as a buyer
- Choosing the right finance partner (we recommend Evo Midlands)
- The legal and financial ins and outs of buying property in SA
- Common pitfalls to avoid

We love working with first-time buyers and making sure the experience feels exciting - not confusing.

3. Find the Right Area for You

Your perfect location depends on your lifestyle, priorities, and future plans.

Some of the areas we love helping buyers settle into include:

- Howick, Hilton and Pietermaritzburg – family-friendly and close to great schools
- Lifestyle farms, secure estates and smallholdings around the Midlands Meander
- Well-connected suburbs and secure developments in Johannesburg North and East

Think about things like schools, work commutes, hospitals, shops, and long-term resale value – and we'll help you weigh up your options.



4. Understand Sectional Title vs Freehold

Not sure what type of property is right for you? Here's a simple breakdown:

- Sectional Title (like townhouses or flats): You own your unit, but share spaces like gardens and driveways. You'll pay a monthly levy and the Body Corporate takes care of maintenance.
- Freehold (standalone houses): You own the house and the land it's on. No levies, but all upkeep is your responsibility.



5. View Properties Like a Pro

When you walk through a home, it's easy to focus on the decor - but it's worth digging a little deeper.

Keep an eye out for:

- Cracks or damp spots
- The roof's condition
- Natural light and how the rooms flow
- General upkeep
- Where the home is positioned in the street or estate

Bring your questions - we're here to give honest feedback and make sure you know exactly what you're looking at.





6. Ready to Make an Offer?

Found the one? We've got you.

Your R&R agent will:

- Explain the Offer to Purchase (OTP) in plain language
- Help you work out a fair offer
- Add any important conditions (like bond approval or selling your current home first)
- Submit the offer and negotiate with the seller on your behalf

We're here to keep things smooth, transparent, and fair
- for everyone involved.





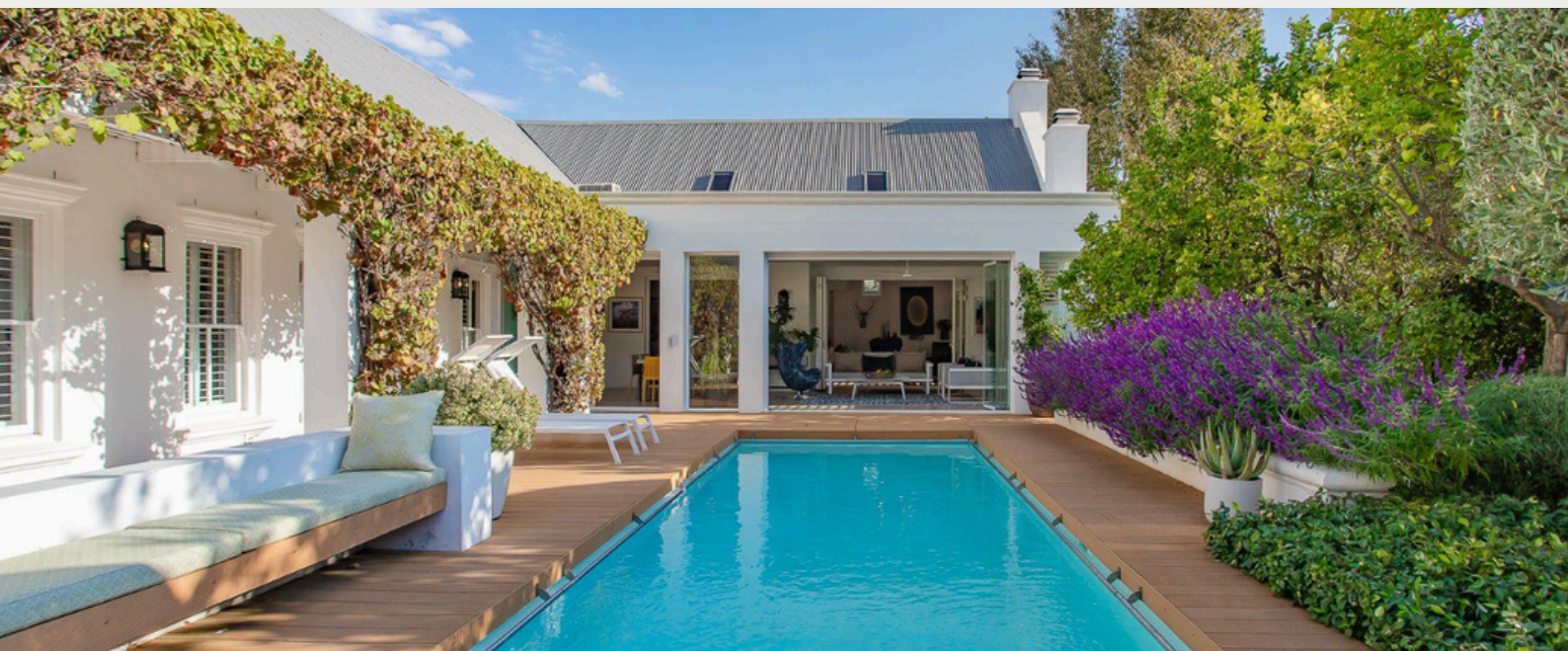
7. What Happens After Your Offer's Accepted?

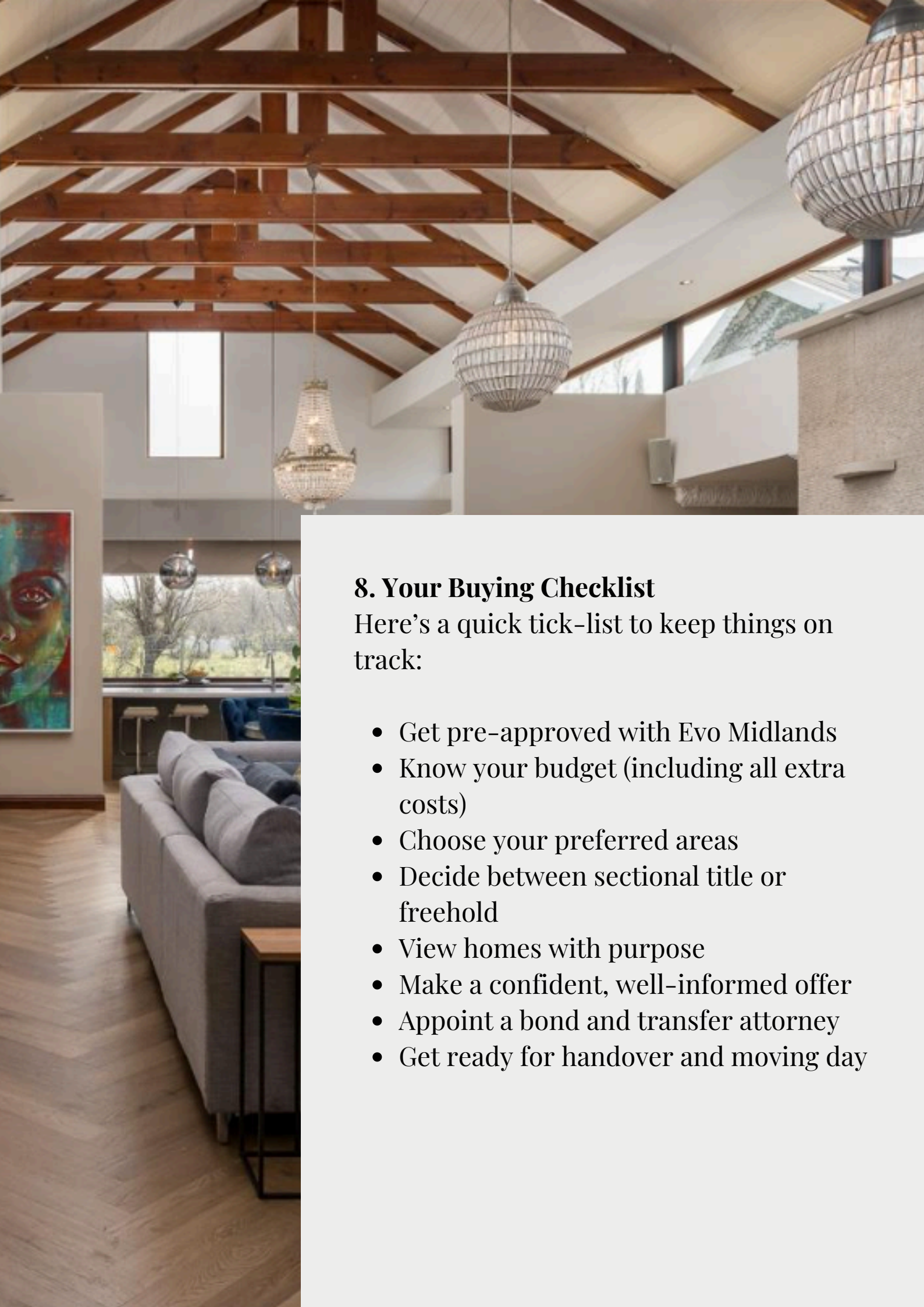
Once the seller signs, the ball starts rolling.

Here's what happens next:

- Your bond gets formally approved
- Your deposit is paid into the attorney's trust account
- The attorneys handle all the admin - title deeds, compliance certificates, and clearance figures
- Once everything's in place, the Deeds Office registers the property in your name
- Time to celebrate - it's officially yours!

We'll keep you updated every step of the way.





8. Your Buying Checklist

Here's a quick tick-list to keep things on track:

- Get pre-approved with Evo Midlands
- Know your budget (including all extra costs)
- Choose your preferred areas
- Decide between sectional title or freehold
- View homes with purpose
- Make a confident, well-informed offer
- Appoint a bond and transfer attorney
- Get ready for handover and moving day

A BUYER'S WISHLIST

A buyer's wishlist helps clarify needs vs wants and guides the home search process. Here's a practical wishlist every buyer should consider - simply tick off what matters most to you:

Security Features

- Gated Community
- Electric Fencing
- Alarm System

Budget Considerations

- Ideal Price Range: R _____
- Willing to compromise on
- Feature for the right location

Outdoor Space

- Garden
- Balcony
- Pet-friendly yard
- Swimming pool
- Braai/entertainment area

Location Preferences

- Proximity to work
- Close to good schools
- Nearby shops or malls
- Access to medical facilities
- Easy transport links

Size & Layout

- Number of bedrooms: ____
- Number of bathrooms: ____
- Open-plan living area
- Seperate office
- Study space
- Entertainment area

Type of Property

- Freehold
- Sectional title
- Security estate
- Apartment
- New development
- Pre-owned home

Condition & Features

- Move-in ready
- Renovation potential (fixer-upper)
- Fireplace
- Solar power
- Water tanks
- Inverter system
- Fibre internet

Lifestyle Priorities

- Eco-friendly or energy-efficient design
- Low-maintenance property
- Scenic views
- Access to walking trails or parks
- Community amenities



LET'S GET IN TOUCH

HOWICK

Address: 40 Main Rd,
Howick, 3290
Phone: 033 001 0328

PMB

Address: 24 Howick Rd, Town Hill,
Pietermaritzburg, 3201
Phone: 033 001 0327

JOHANNESBURG

Address: 14A Elizabeth Rd,
Bedfordview, Johannesburg
Phone: 083 230 1869

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