



# HomeVision

Realest Dictionary

see money differently

**NEDBANK**

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## Realest Agent

Don't you wish there was someone who could keep it real with you? Someone who tells it like it is? Someone who could've warned you that the 'beautiful home waiting for you to add your own touch to it' means that there are some peach tiles in the main bathroom that will constantly remind you of Grandma's place?

Or when you thought that was your last kid, but find yourself thinking 'We're gonna need an extra room' at the baby shower? Then that baby grows and one day calls out: 'Dad, there's something wrong with the shower'. You try to get to the root of the problem and find out that roots are growing in the piping.

Here are phases from the Realest Agent to provide you with some help.

Realest Dictionairy – Estate Agent	
Word/Phrase	Realest Definition
<b>Work-from-home space</b>	Random room with no windows
<b>Hidden gem</b>	There's a reason why it's hidden.
<b>Serious seller</b>	Nobody wants this place. Hopefully, you do.
<b>Gorgeous tree views.</b>	It's time to add that leaf blower to your wish list or get a quote for tree fellers.
<b>All three bedrooms lead off the pyjama lounge.</b>	'Hey, toddlers! Thank you for bouncing on the bed at 08:00. Lovely that you have easy access to our room.'
<b>Covered parking bays.</b>	Bingo! You've just taken your car to the car wash, but the rain had different plans for what your car should look like. Now, you've got a totally different relationship with rain drops.
<b>Intimate dining room.</b>	Your Gomma Gomma dining room suite fits perfectly, but nothing else fits. Not even the people who need to eat in it.
<b>Blank canvas</b>	Make it your own. There's nothing to see here. But hopefully you see something in it that the previous owner didn't.
<b>Golden oldie</b>	Needs updating. In a big way.
<b>Established garden</b>	Needs landscaping. It's wild, and not in a cool way.
<b>A functional kitchen</b>	Circa 1970 – Welcome Dover stoves
<b>Potential is endless</b>	Needs serious renovations. Time for an upgrade. You know what else is endless? The renovation bills.
<b>Welcoming sunroom</b>	Simply a stoep.



<b>Hollywood garage</b>	The garage doors lead to the open yard.
<b>Filled with character</b>	More like an 80s sitcom.
<b>Warm spaces</b>	Tiny rooms.
<b>You are greeted by natural light flowing.</b>	Yup, you're definitely going to need blinds for those days when the glare makes it hard to see the screen.
<b>Plenty of on-street parking.</b>	Sorry, no space to park in the yard. Try the patch of grass outside instead.
<b>Open-plan living and kitchen area</b>	No more surprising your guests with snacks – they can see into your pantry from the couch.
<b>Electricity is pre-paid</b>	'Let the countdown begin!' What you hear right after having topped up a few units for the month. Did somebody say solar?
<b>Pet-friendly complex.</b>	Beware of the dog. He does his business everywhere, even on your walkway.
<b>Stone's throw away from the shops.</b>	So close to the shops, the staff hangs out on your lawn during lunch.
<b>Modernised parquet flooring.</b>	Be ready to whip out the polish – it's your time to shine. Cue the elbow grease.
<b>Living areas that flow seamlessly into each other.</b>	Peekaboo! Now, everybody sees you.

### Why not save time and money by doing everything upfront?

It's almost impossible to buy 'the perfect home': After a few years of settling in, there's always going to be some redecoration you want to do, or alterations to suit your changing family needs. HomeVision will allow you to register a higher home loan amount at the deeds office, so that if you need extra money at a later stage, a portion or all of it can be applied for easily after a few quick checks.

The benefit is that you don't have to apply for a further loan down the line, which can be a lengthy process and will cost you additional registration fees. HomeVision allows you to apply for some or all of these extra funds subject to an affordability check and property evaluation.

### Realest Dictionary – HomeVision

Realest agent: 'So, when is HomeVision most useful?'

Perhaps you'll discover after a couple of years of living in your house that the geyser could be better placed somewhere else, like in the ceiling instead of the cupboard you want to use. Or that the exterior paintwork and fencing need a facelift to impress the in-laws. Or that the swimming pool needs some reskimming so that it doesn't feel like a coral reef under your feet. Or that solar is the best option for your family needs. You could even be thinking of re-landscaping the garden or adding a greenhouse so that you can grow your own fruit and vegetables. Whatever your need, the extra money remains available as readvance funds for you to apply for, and you will not pay anything for them until you use them.

## Realest Dictionaty – HomeVision

Word/Phrase	Realest Definition
<b>Get HomeVision with your home loan.</b>	Allows you to register a bond that is larger than the required home loan amount. For example, the home loan is R1 million but you register it for R1,3 million.
<b>Register only one bond.</b>	Register only the bond once, which means you don't register another bond when you need additional funds in the future.
<b>You pay one fee at a 50% discount.</b>	You get the benefit of paying only one reduced (50% off) attorney bond registration fee if you are only registering one bond amount at the deeds office.
<b>Pay for the extra funds only when you use them.</b>	You pay for only what you use. For example, you will pay the monthly instalment for your home loan of R1 million and only when you are approved for additional funds will you start paying for these funds as well.

### Here's how HomeVision works:

