



I Ukwenza umnikelo

Oku kulandelayo kuya kwenzeka xa sele ukhethile uhlobo lwendlu oyifunayo, xa ulifumene ikhaya onqwenela ukulithenga, kwaye xa ulungele ukuqala inkqubo yokuthenga ikhaya yakho elitsha yokuhlala:

1. Ukuvakalisa ngokusesikweni umdla wakho wokuthenga indlu yomthengisi, kufuneka utyikitye ileta enesibonelelo sokuthenga.
2. Uya kubonisa umnikelo kumthengisi owokwamkelwa emva kokuba uyisayinile.
3. "Umhla wokuphelelwa komnikelo" kufuneka ubandakanywe. Umthengisi uphantsi koxinzelelo lokuthatha isigqibo sokuba awamkele okanyewu umnikelo ngexesha elifanelekileyo. Khetha "umhla wokungena". Intlawulo eyaziwa ngokuba "yitlawulo yangethuba ukuze uhlale" iya kuhlolwa ukuba oku kwenzeka ngaphambi kokuba indlu idluliselwe kwigama lakho. Ngokuhambelana nokuqeshiswa okunxulumene nemarike yezindlu.
4. Njengomboniso wokholo oluhle, abathengi ngamanye amaxesha bahlawula idiphozithi. "Isibonelelo sokuthenga" kufuneka sicacise ukuba umthengi uya kuba nelungelo lenzala efunyenwe ekukhutshweni kwediphozithi kwaye idiphozithi iya kugcinwa kwi-akhawunti enenzala de idluliselwe. Kungcono ukwenza le diphozithi usebenzisa ii-akhawunti zamagqwetha kuphela.
5. Izindlu ezixabisa i-R250 000 okanye ngaphantsi zihlala zinexesha lokupholisa leentsuku ezintlanu. Umthengi unokukhetha ukurhoxa kwisivumelwano phakathi kweentsuku ezintlanu ukuba "Isibonelelo sokuthenga" sibandakanya ixesha lokupholisa.
6. "Isibonelelo sokuthenga" ngamanye amaxesha siqulathe umqathango weeyure eziyi-72. Nasemva kokuba "Ukunikezelwa kokuThenga" kwamkelwe, esi sibonelelo sivumela umthengisi ukuba aqhubeke ekhangela umthengi owahlukileyo. Oku kubhekiselele kwizibonelelo ezinamagama aqhotyoshelweyo kubo, njengokuvunywa kwebhondi okanye ukuthengiswa kwekhaya elikhoyo lomthengi. Umthengi uya kuba neeyure eziyi-72 ukuzalisekisa imiqathango yokuqala "Ukunikezelwa kokuThenga" ukuba umthengisi wamkela esinye isibonelelo.
7. Yenza uluhlu lwezinto ekufuneka zibe yinxalenye yentengiso, njengeemfama zefestire, izilawuli ezikude zegaraji, kunye nezicoci zamachibi ezizenzekelayo. Uqiniseke kakhulu kwaye ucacise izidingo zakho.
8. Isenzo esitsha sokuthengisa sisibonelelo esisayiniweyo. Ii-khrayitheriya ezithile zokunqunyanyiswa, ezifana nokunyusa imali yokubopha indlu, zingabandakanywa kwi-senzo sentengiso. Ukuba ezi meko zanelisekisiwe, isivumelwano Phakathi komthengi nomthengisi siya kuba sinyanzeliswa ngokusemthethweni.
9. Isivumelwano sokuthengisa sithunyelwa kumhambisi okanye (okwabizwa ngokuba ligqwetha elidlulisayo), oya kukhathalela onke amalungiselelo emali kwaye aqinisekise ukuba zonke iimali zikhona kwaye zikhuselekile.
10. Umhambisi uya kuqulunqa onke amaphepha ayimfuneko phambi kokuba intengiselwano inikezelwe kwi-Ofisi yezemizi. Inkqubo yodluliselondlu iya kuqala xa onke amaphepha efakiwe.
11. Umhambisindlu emva koko uye afake isicelo sezatifikethi zokucocwa kwerhafu kunye neendleko kumaspalati.
12. Umthengisi kufuneka azise iSatifikethi sokuCocwa kweRhafu esifunyenwe kwi-SARS, kwaye umthengi kufuneka ahlawule irhafu yokudlulisa kunye neentlawulo zobhaliso phambi kokuba amaphepha athunyelwe kwi-ofisi yezemizi.
13. Imali yokuthenga esashotayo kufuneka ifakwe kwi-akhawunti yetrasti yomhambisindlu ngexesha elichazwe kwisibonelelo sokuthenga.
14. Igqwetha lebhondi kufuneka lirhoxise ubhaliso lwebhondi ukuba ipropati ine-mortgage bond.
15. Umhambisi okanye i-arhente iya kugcina umthengi enolwazi ngenkqubela phambili yokudluliselwa kwendlu, kodwa ukugqitywa kwenkqubo kunokuthatha ixesha elithile.