EKHAYA
PROPERTY FINANCE

PROPERTY RESOLUTIONS

Is your 2026 goal to buy property?
Here are some resolutions to help you achieve it.

1 SAVE FOR A DEPOSIT

Paying a deposit can have a **positive impact.** The larger the deposit, the lower the risk to the lender, which may lead to reduced monthly repayments and a more favourable interest rate.

2 CLEAN UP YOUR CREDIT SCORE

Your credit profile is influenced by your debt levels and how reliably you pay your accounts. **A score above 680** may help you qualify for better interest rates.

3 GET PAPER-WORK IN ORDER

Buying a home comes with a fair amount of paperwork. Start gathering essentials like your ID, payslips, and a statement of your assets and liabilities.

4 GET PREAPPROVED

Gain a clear understanding of what you can afford, allowing for a **confident home search.** This also shows the seller that you are a serious buyer

Start the year with clarity and confidence —
speak to **Ekhaya Property Finance** today
and take the first step toward owning your home.