

# Welcome to PayneLess Bonds

## What is the role of a Bond Originator?

PayneLess Bonds is one of the most competitive Mortgage Originators in the market and we are associated with the Mortgage Max group. With many years of home loan and legal experience, customer service is our passion!

We deal with all the Major banks and have direct contacts within: Standard Bank, FNB, ABSA, Nedbank, Investec, Rand Merchant Bank and HIP.

At **no cost to you**, we can assist with the following professional services:

- Pre-Qualifying you assessing your Affordability
- Credit Scoring Checks
- New Loans

We are proud of our 85% conversion rate!

- Further Loans on your Existing Property
- Foreign Loans
- Building Loans
- Vacant Land Loans
- Self Employed Applications
- Insurance Referrals
- Commercial Finance

You can be rest assured that this is a **free** service we offer to you. You have our commitment and dedication right until the registration of your bond, as we get paid directly by the banks. We will negotiate the best possible interest rate on your behalf and make sure that you leave with the best offer available.





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"They got us an 85% loan and then fought with the bank to get us a 100% loan and succeeded.

Awesome service, quick feedback and dedicated.

We are very impressed."

## **Theuns & Clarissa**

## \*\*\*\*

"Thanks for the Great Service that I received from Payneless Bonds, as they arranged everything for me, without any hassle.

Made buying a house so easy and with no complications.

Thanks guys."

#### **Daleen Rajzman**

**Testimonials** 

## \*\*\*\*

"Baie dankie aan Payneless Bonds vir die spoedige en fantastiese diens ontvang.

Ons het binne 2 dae 100% gekry by FNB.

*Baie dankie dat julle ons drome laat waar word het."* 

## **Ulrich Rosenleft**

## \*\*\*\*

"This was a painless experience. We are first time home owners and the service that we have received was excellent.

*I would definitely refer anyone to PayneLess Bonds. "* 

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"I have to give you full marks

for vour un-paralleled service

Without you the process would

cumbersome, you simplified

behalf and we are eternally be

and chased things on our

have been long and

and care.

grateful!"

#### **Clemens Steenkamp**

## \*\*\*\*

"Thank you to all at Payneless Bonds. I was always kept up to date with the process and the advice and help was always spot on!

I would recommend this company in a heartbeat. The service is absolutely superb!

Thank you so much."

## Clarissa Swart

#### **Clive & Sophy Marema**

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