



# The **20Twenty** home loan guide

*Live free, through home loan financing that  
enables faster debt-free homeownership.*

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## Do you want to reduce your total cost of homeownership?

## Do you want a more affordable home loan?

## Do you want to retire debt free?

Whether you're buying a home or refinancing an existing home, let 20Twenty be there every step of the way. We help make sure that the process is as quick and painless as possible, without any hidden fees or early settlement penalties.

We're not a bank or a middleman. We are home loan finance specialists who have shaped a new innovative financing model focussed on faster debt-free homeownership. We believe that people should own their home without paying unnecessary interest -ultimately investing and capitalizing on your future.

A home loan is a long-term commitment and that's why we've customized an inflation-linked financing solution focusing on you. What do we mean by "Inflation-linked"? This means that the interest on your home loan is based on an annual inflation rate, which is not subject to repo rate fluctuations, resulting in a more constant repayment. You'll be assured that you have a 12 month, non-fluctuating repayment of your home loan –no surprises or uncertainty.

## Key Features of 20Twenty:



20Twenty is a unique inflation-linked home loan solution.



This sustainable financing model aims to grow with you –as your income grows, your repayment amount step-ups will match your salary increase percentage, thus shortening the overall payment period.



Preferred maximum repayment period is 15 years – 180 months only! That means increased cashflow in your savings pocket once the home loan is repaid.



No additional payments at the end of the term – your home is fully paid off.



No hidden management fees and no monthly administration fees.



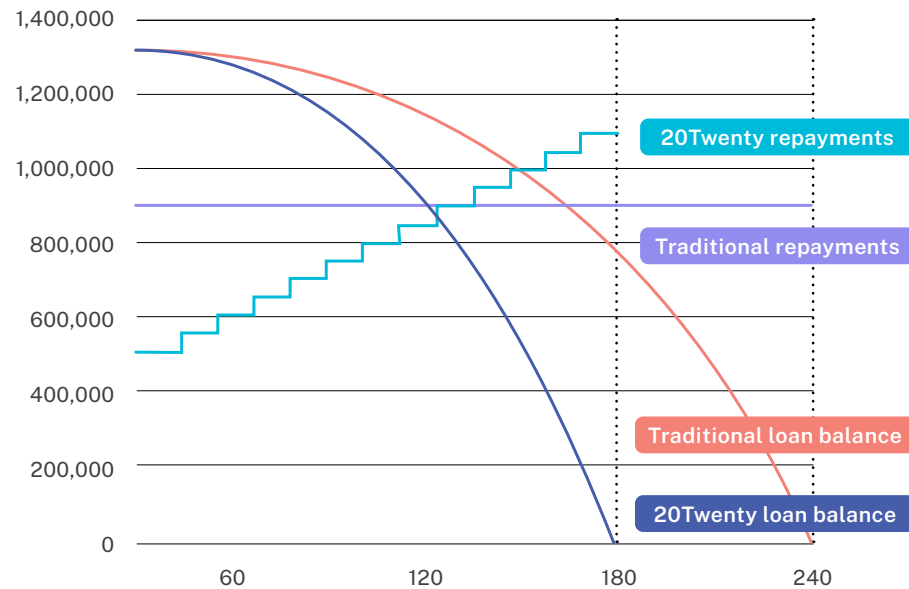
Death & Disability cover included in the product at no additional cost.



Our monthly interactive statement empowers you to make informed decisions.

## 20Twenty compared to traditional mortgages

The graph below compares a **N\$1,3million** home loan between a commercial bank and 20Twenty. By simply adjusting repayments to increase as your salary does, 20Twenty manages to shave off 5 years from the traditional 20 year home loan.



## What are the benefits?

- Compared to a traditional mortgage loan repayment 'to income' ratio, which is standard 30%, the 20Twenty repayment to income ratio is pegged at a 20-25% of your total income, which means with us, your loan is more affordable and freeing up cashflow
- Wealth creation
  - Repay your bond before or at retirement
  - Positive Impact on retirement savings due to shortened loan period. Once loan has been settled, it creates an opportunity to use repayment amount towards additional retirement savings
  - Shortened repayment period saves hugely on interest
  - Financial literacy relevant to homeowner clients
- When repo rates fluctuates, 20Twenty repayments remain the same
- Reduced cost of home ownership, between 30 - 40%
- Embedded life cover, disability cover & 12-month retrenchment cover
- No additional cover needed as in the case of commercial bank mortgage (saving for client)
- Inclusive access to home ownership
- Faster debt relief having positive impact on clients' emotional wellbeing
- Increased financial wellbeing

## What are the qualifying criteria?

Minimum requirements:

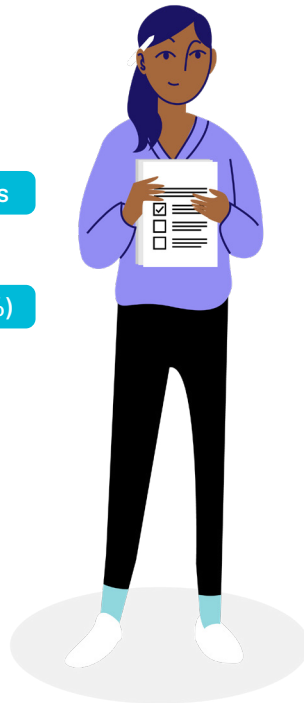
Primary residence

Subject to affordability

Permanently employed more than 5 years

Minimum loan: N\$50,000

Credit to disposable income <65% (76.9%)



## Credit assessment

Documentation is required to draft a personalized affordability assessment:

1. Namibian Identity Document / Passport / Birth Certificate
2. Non-Namibian citizen- Passport and valid Visa for entry into Namibia
3. Marriage Certificate and Antenuptial Contract
4. Proof of Residence
5. 6 months Bank Statement
6. Salary Slip
7. Proof of other income
8. Completed Application Form, which includes list of expenses and personal balance sheet.

Credit checks will be conducted.

Property will need to be valued.

20Twenty will need a direct salary deduction code from the company for the repayment of the loan.