MYRA'S HOMEBUYING HUB

A how-to guide for you













What's In Store:

01. Bit of an introduction

02. What you're getting

03. Your User Guide

04. Troubleshooting

05. Glossary



Bit of an introduction..

You've got 99 problems But homebuying ain't 1

Homeownership is known to be extremely daunting from the beginning till the end!

Many of us are not familiar with what's going on and most importantly, how to deal
with the tedious process. So I came up with a 'lil something called Myra's

Homebuying Hub that's definitely going to help you in your homebuying journey!





What you're getting:

No more running around! It's super simple and convenient!

 We're going GREEN! Hello, digital vault and goodbye losing your important docs!

 THE place where anyone can get advice on all things about homes and finances! An experience you'll never forget across all Myra galleries and our homesome consultants!





Find it here at



Access Myra's Homebuying Hub in any of your go-to browsers!

We're all set up everywhere, so just type in the URL!

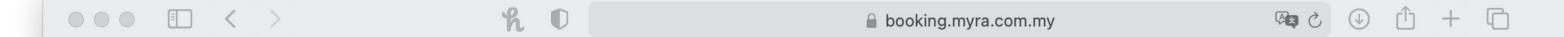


Myra

Your User Guide

Don't you worry. This guide will help you navigate around the app!







Welcome to Myra's Homebuying Hub

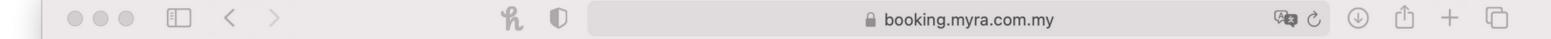
Here's where you can find all of the details of the Myra-home that you've booked and how you can proceed to the next stage!

E-Mail Address

xx@gmail.com

SEND ME THE MAGIC LINK!

Welcome to the start of Myra's Homebuying Hub! Here's where you need to log in!





Welcome to Myra's Homebuying Hub

ere's where you can find all of the details of the Myra-home that you've booked and how you can proceed to the next stage!

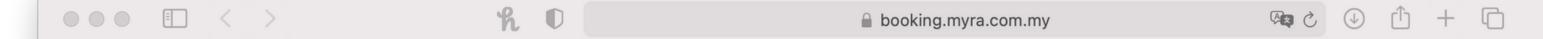
The magic link has been sent! Do check your email and click the link to access your Dashboard. The link will expire in 10 minutes.

-Mail Address

xx@gmail.com

SEND ME THE MAGIC LINK!

Key in your email address details, press the Magic Link button, and head over to your email!



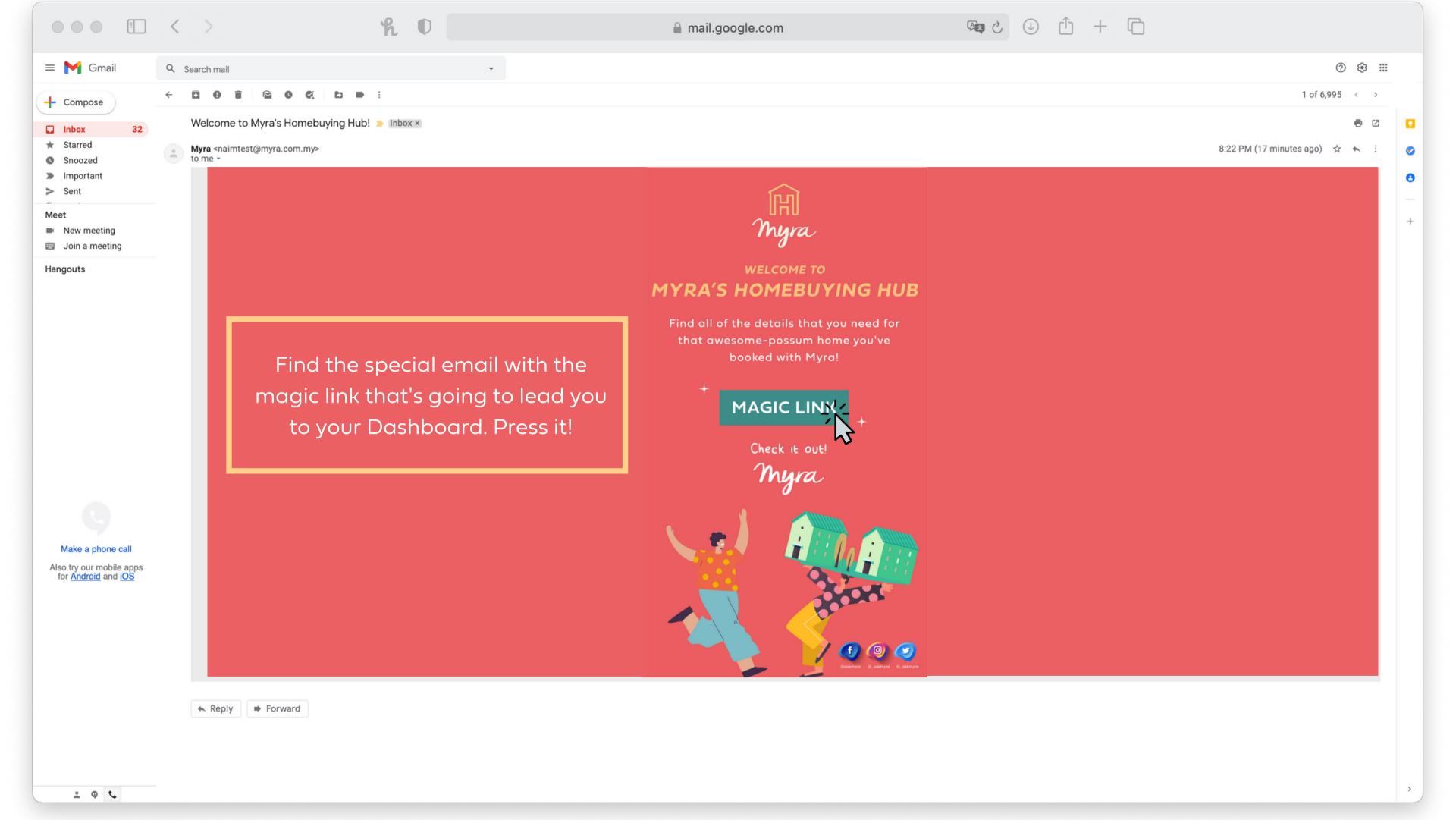


Welcome to Myra's Homebuying Hub

Here's where you can find all of the details of the Myra-home that you've booked and how you can proceed to the next stage!

	That make link has expired
	That magic link has expired.
-Mail Address	
	SEND ME THE MAGIC LINK
	w -

The link has a lil timer so it will expire! If it does, just key in your email address again and a NEW magic link will be sent to you via email!

















Once you've logged in, this is where you'll be directed to, your DASHBOARD!



Dashboard

Welcome to your Dashboard! You have exciting times ahead with Myra, so let's summarise your best picks.





Here is where you can keep tabs of the homes you've booked or done an upfront checking for with our consultants!





Dashboard

Welcome to your Dashboard! You have exciting times ahead with Myra, so let's summarise your best picks.

Click VIEW to see all of the details of the home that you've booked!







Here's where you'll first land.

Your Booking

your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents

Upfront Checking Booking

Document Collection

Myra's Document

Document Collection

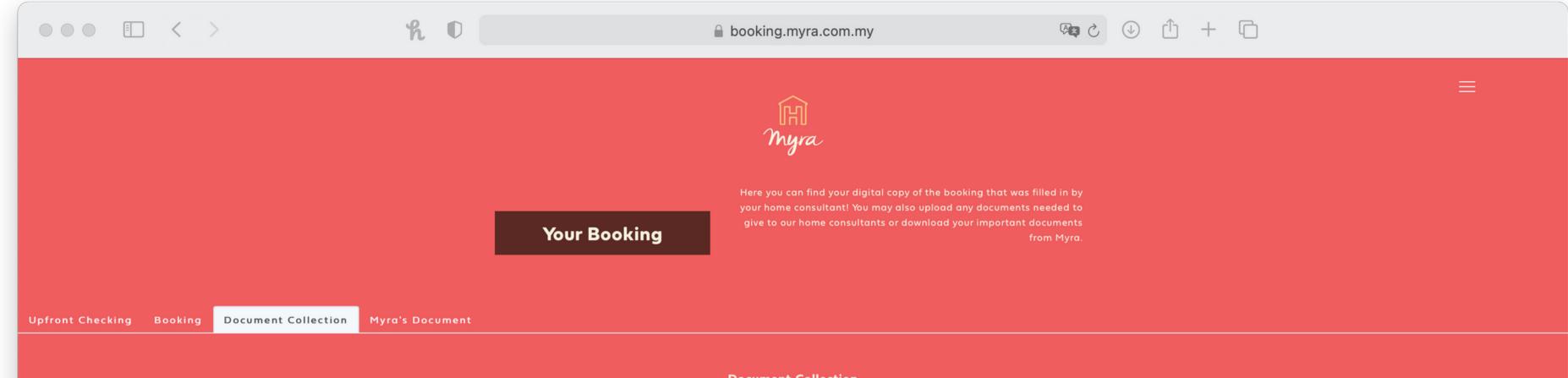
To get the loan for your home, the banks will need some important documents. Here's the list!

And you'll be directed straight to the **DOCUMENT COLLECTION tab where** you'll be able to see all of the docs that Myra needs for you to get your home! These documents are all requested by the banks and you'd need to provide them so that you may get your home loan!

WAN AMIR BIN MUHAMMAD -						
DOCUME REQUIRE		EXAMPLE	STATUS	REMARK		
3 Month	s Payslip	Example	Pending			
EA Form		Example	Pending			
KWSP St	atement	Example	Pending			
	Click here or drag and drop your files to start uploading your documents					

Click + to expand the Document Collection details!

SUBMIT DOCUMENTS



Document Collection

To get the loan for your home, the banks will need some important documents. Here's the list!

Upload all required documents by clicking or dragging and dropping them into the white box!

It can be in the form of .pdf, .png & .jpg.

DOCUMENTS
REQUIRED

STATUS
REMARK
REQUIRED

Months Payslip
Example
Pending
Example
Pending

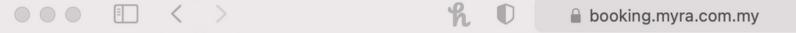
KWSP Statement

Example
Pending

Click here or drag and drop your files to start uploading your documents

If you're unsure what a specific document looks like, click EXAMPLE to have a look at the template!

SUBMIT DOCUMENTS















Your Booking

Here you can find your digital copy of the booking that was filled in by

Upfront Checking Booking Document Collection

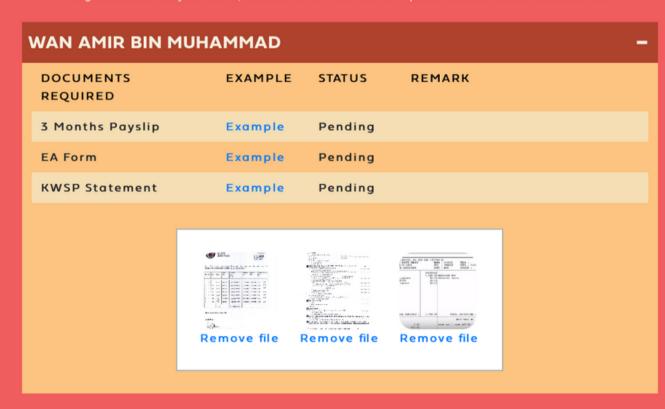
Myra's Document

Document Collection

To get the loan for your home, the banks will need some important documents. Here's the list!

If you accidentally uploaded an incorrect file, simply delete it by clicking REMOVE FILE.

> Re-upload by clicking on the white box!



Click SUBMIT DOCUMENTS when all documents have been uploaded successfully.









Here's where you can find all documents you will be receiving from Myra!



Your Booking

your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents

Upfront Checking Booking Document Collection



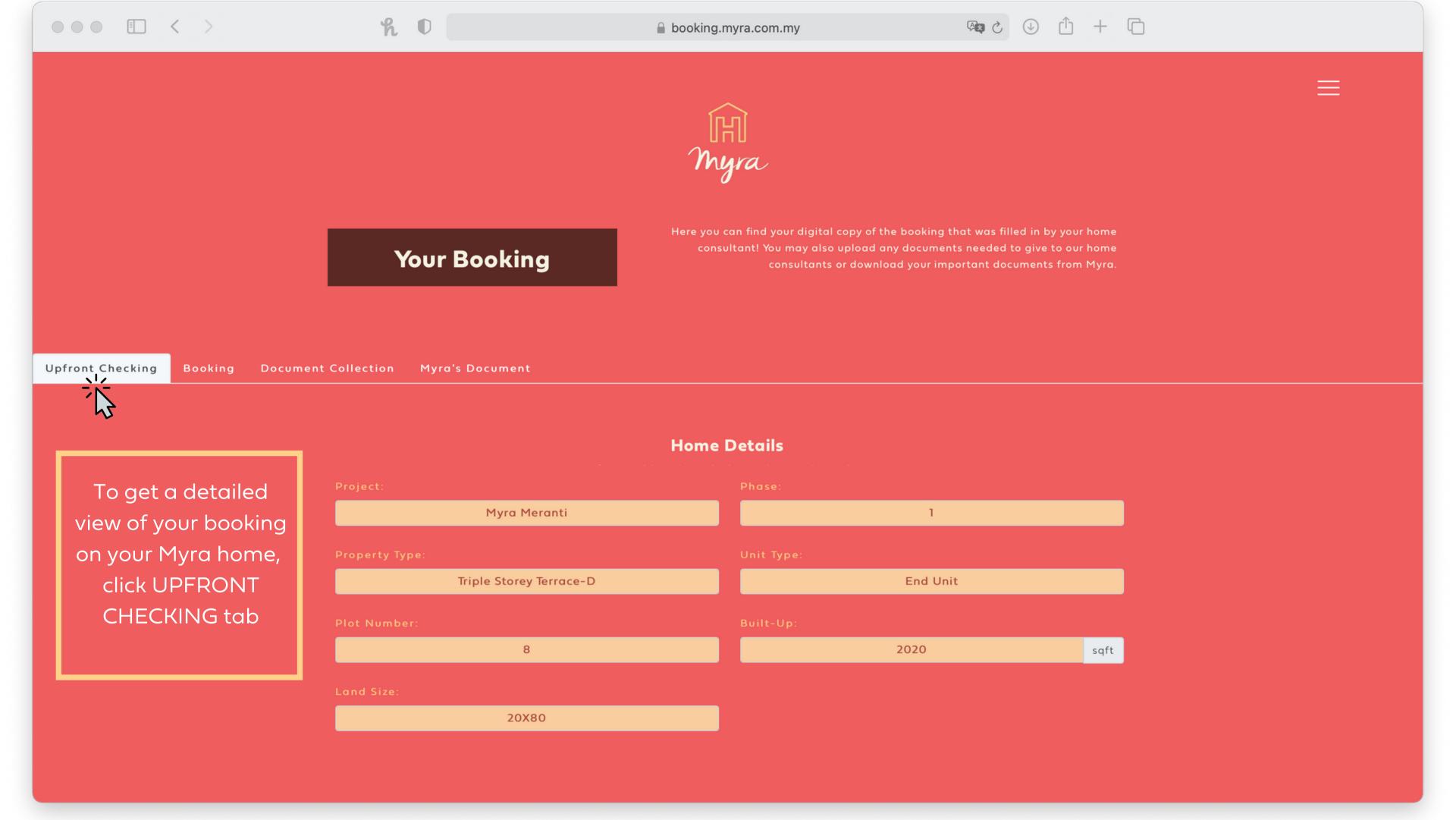
Myra's Document

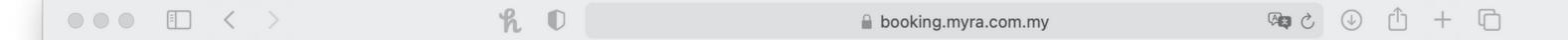
Find all of the documents you've talked about with Myra right here!

Your consultant will upload all important documents on the MYRA'S DOCUMENT tab for you to view and safely keep!

DOCUMENT NAME	STATUS	DATE UPLOADED	ACTION
Sales and Purchase Agreement (Surat Perjanjian Jual Beli)	Available	20/01/2021	Download > /
Housing Loan Approval Letter (Surat Kelulusan Pinjaman Perumahan)	Available	20/01/2021	Download
Housing Loan Agreement Letter (Surat Perjanjian Pinjaman Perumahan)	Not Available	-	-
Mortgage Form 16A (Borang Gadaian 16A)	Not Available	-	-
Deed of Assignment (Surat Ikatan Tugas)	Not Available	-	-

All documents will be stored in your vault permanently! You'll also have the option to download and print them if you'd like a hardcopy.

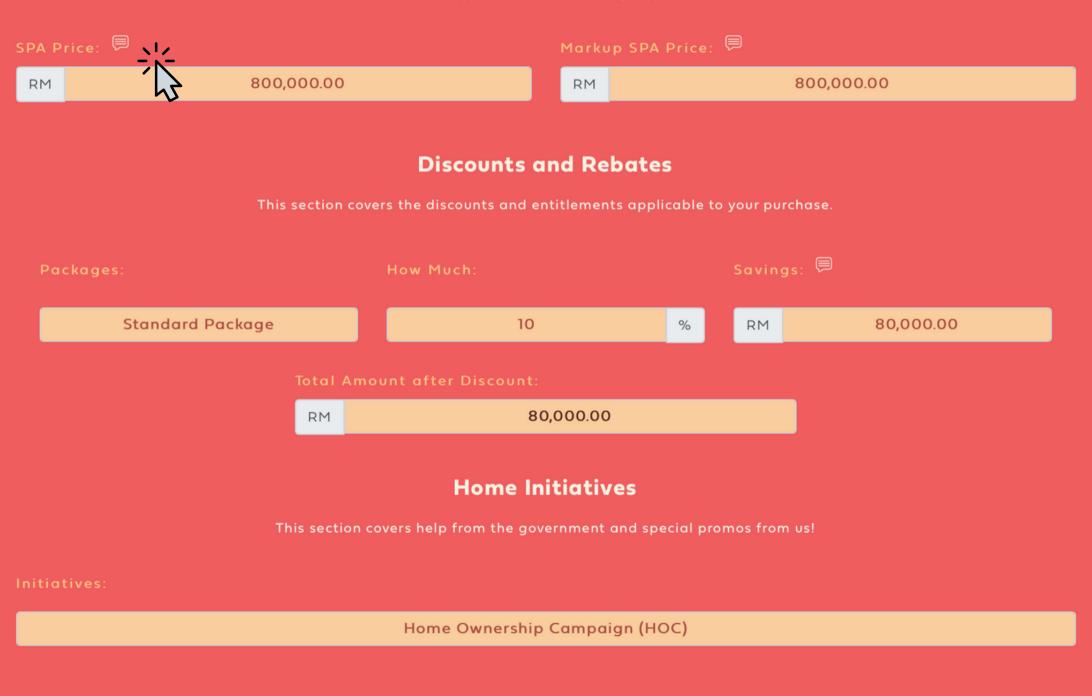




Property SPA Price

Here's the price tag that will be used to get your home loan.

Hover over the icon for useful tooltips!
Here's where Myra explains what is what for each important category so that you can learn more about homeownership too!

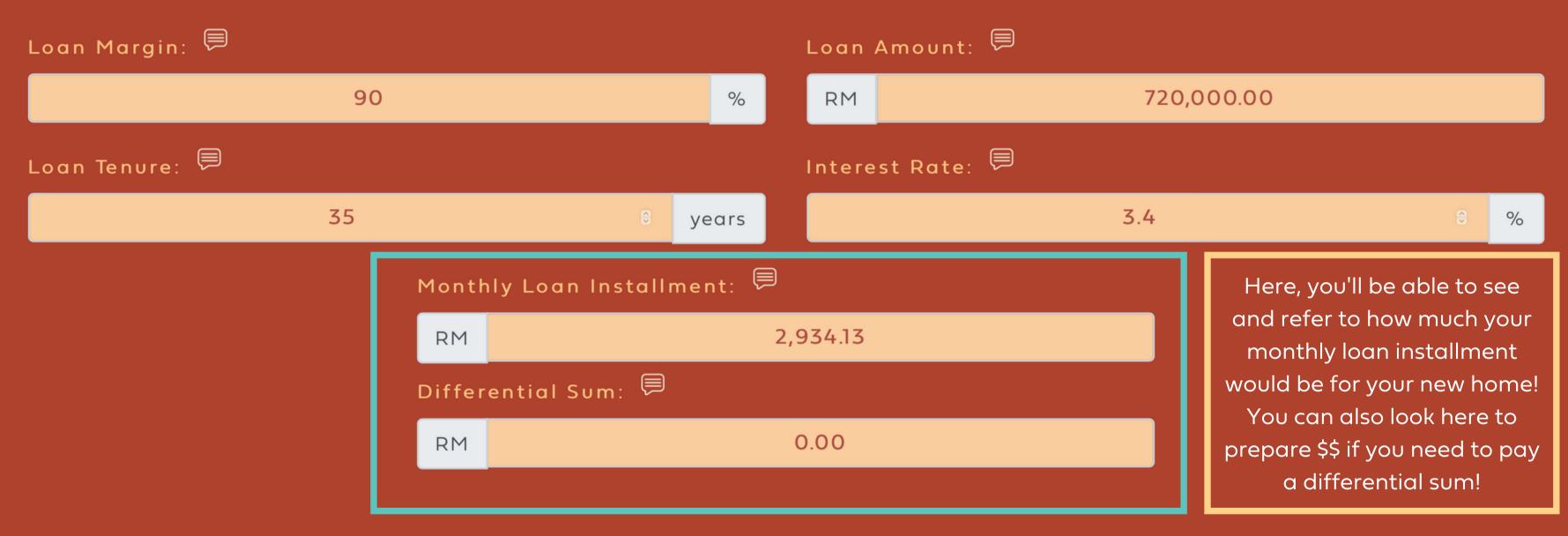


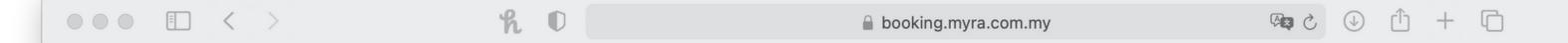
Property Nett Price

The price you'll be paying for your home after all deductions have been made.

720,000.00







Other Payables

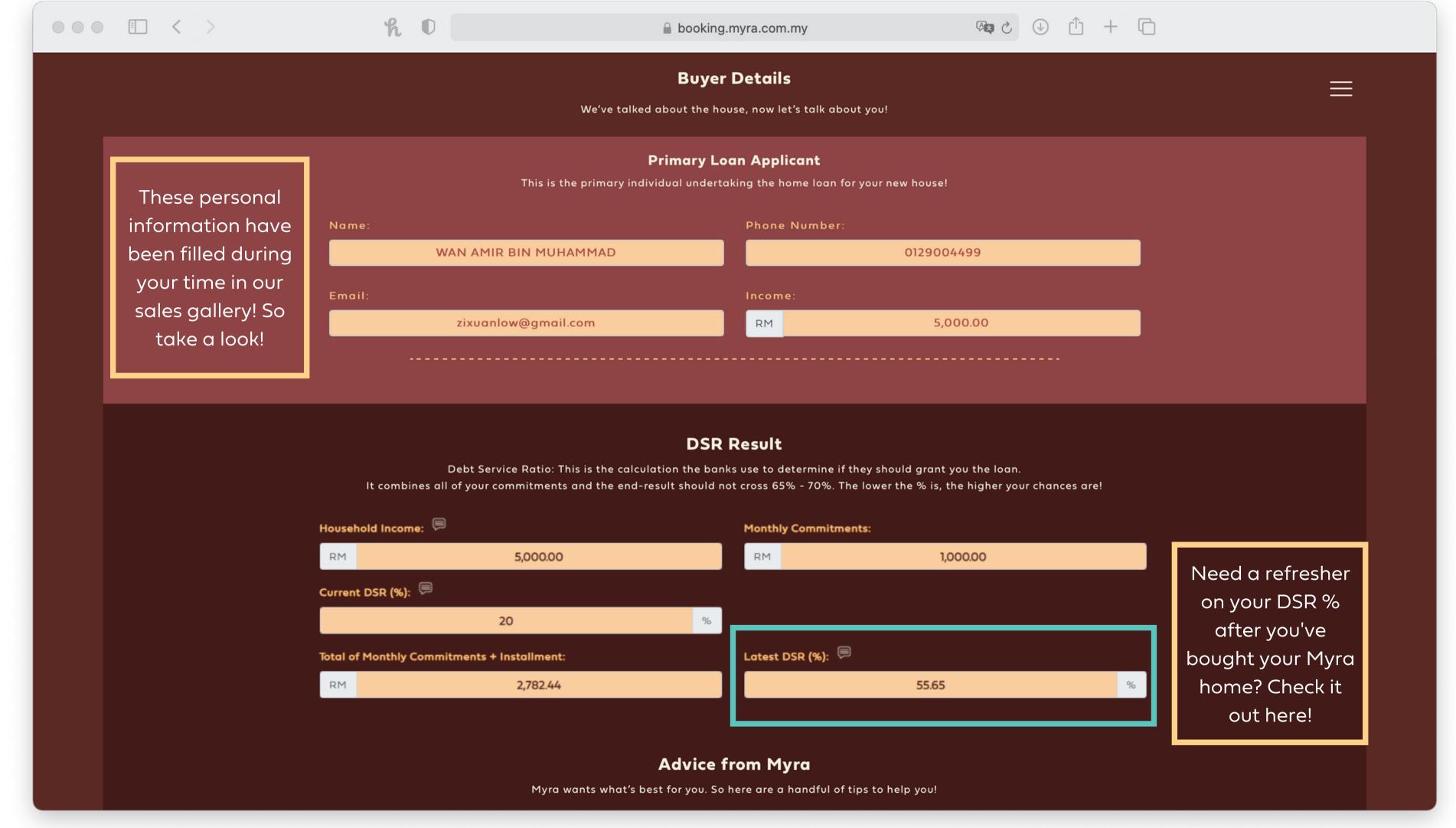
Beyond the property price, here are the other costs you would need to know of. Remember, this is also an indication and will differ depending on various factors!

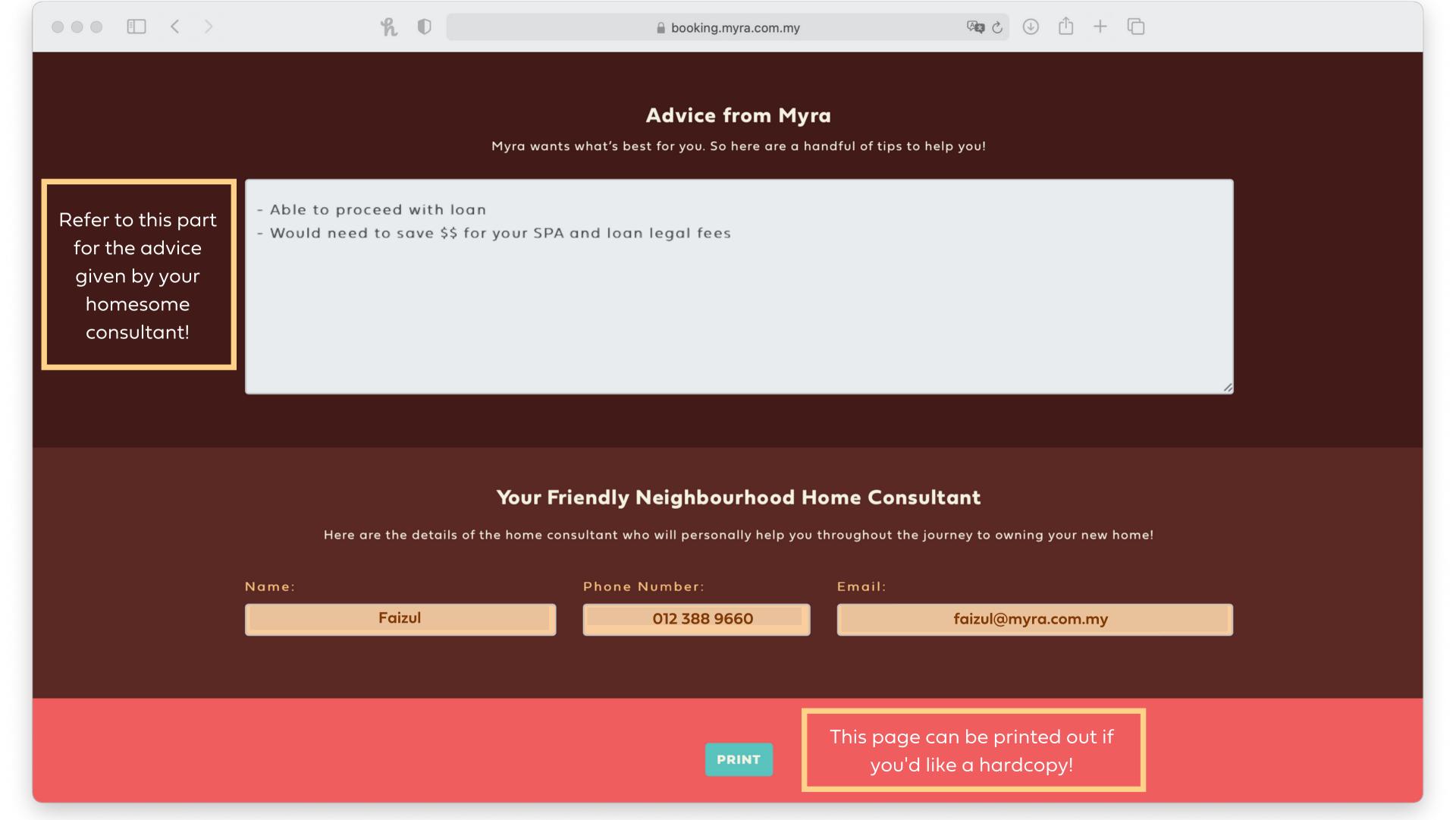
Payable	Amoui	nt	Waived
MOT Stamp Duty 👼	RM	18,000.00	Yes
SPA Legal Fees 👼	RM	7,400.00	No
Loan Stamp Duty 👨	RM	3,600.00	Yes
Loan Legal Fees 👨	RM	6,760.00	No

Total Waived RM 21,600

Total Payables RM 14,160

Hidden costs? Not so hidden anymore! Check out this section to prepare for any additional fees you'll need to pay.











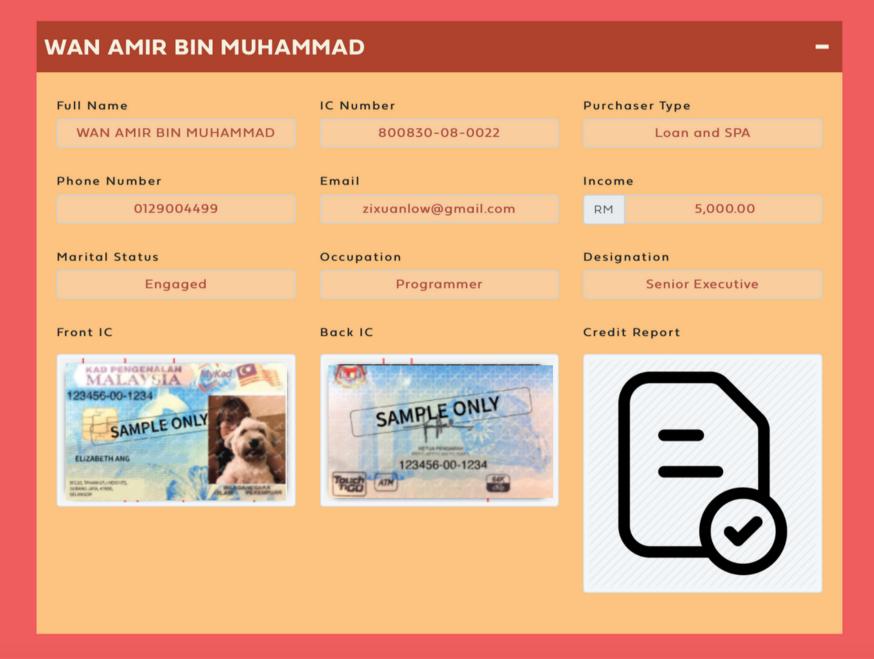




Customer Details

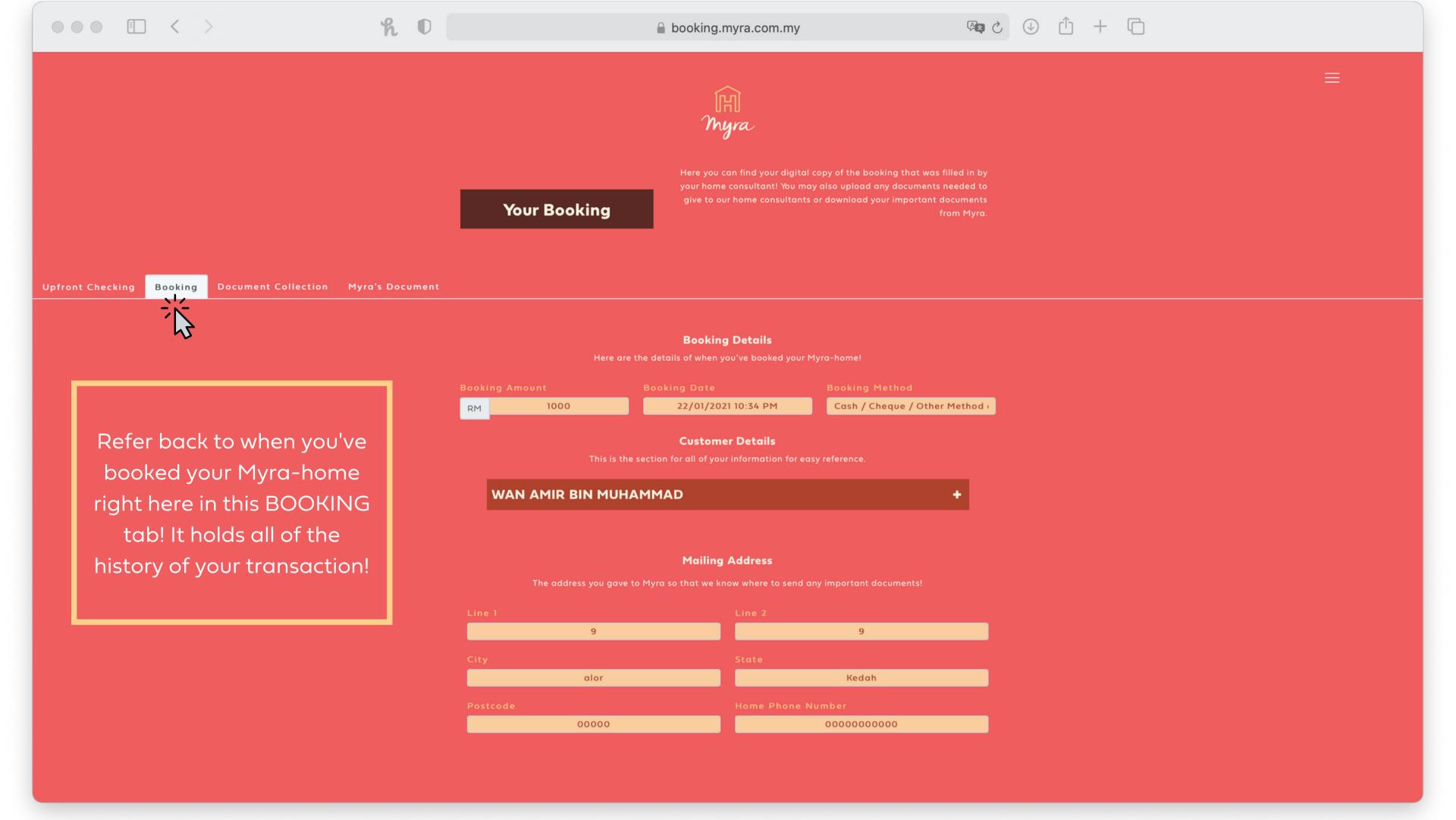
This is the section for all of your information for easy reference.

Have a check on your personal details that you've given to Myra! Since privacy and security is key, any pictures taken with Myra's Homebuying Hub will be automatically watermarked!



ADD MORE PURCHASER

UPDATE AND NEXT



Troubleshooting

If your experience doesn't run smoothly, here are the things that might help you out!





If this lil error pops out during your login, check your email address again or just dial-in Myra's home consultant to get help!

Welcome to Myra's Homebuying Hub

Here's where you can find all of the details of the Myra-home that you've booked and how you can proceed to the next stage!

Email does not exist in the database. If you think this is a mistake, please contact the salesperson that handles you.

- Mail Address

xx@gmail.com

SEND ME THE MAGIC LINK!



What to do if the website button isn't working



Refresh the page by clicking the button next to the URL!



Reset your browser by clicking on that 3 dots of the button setting.
And, go to advanced to restore into your original defaults!



3. Switch into another browser to load Myra's Homebuying Hub.

Don't worry, all your information is secured in our digital vault!



Call me, beep me!

In a case where the above actions are unable to resolve the issue, we apologise for any inconvenience caused! However, we're just one call away to help!



Find your consultant's details in the Upfront Checking tab at the end!





You may have heard them before, but I'm here to help you understand better what it means!



SPA: Sales and Purchase Agreement

- It is a legal contract that dictates the terms and conditions between the developer and you for the sale of your home! This important document is here to protect you.
- Your SPA includes your home's purchase price, conditions and precedents, payment terms, loan details, delivery of your home, defect liability period, and other relevant information on the property.



DSR: Debt Service Ratio

- A calculation for banks use to determine if you are able to afford the loan!
- Your DSR is inclusive of all of your debts with Bank Negara and it tells you how much debts you owe against your monthly income. A good DSR should sit below 60-70% for a higher chance of loan approval.

Stamp Duty:

It is a tax the government has for stamping your transactional documents such as Loan Agreement and MOT (Memorandum of Transfer).

Fun fact! First-time homebuyers too have the perks

of having exempted stamp duty for their FIRST home worth up to RM500K!





MOT: Memorandum of Transfer

It is part of the important documents you'd need to sign as it shows the transfer of ownership of the property from the developers to its new owner which is you!

Loan Agreement:

It is the agreement that is signed between you the bank stating all the terms of the loan. This step occurs upon the signing of your SPA.





Legal Fees:

It is a charge for engaging legal assistance for the purchase of your new home and it is applicable for the Loan Agreement and SPA!

MRTA: Mortgage Reducing Term Assurance



It is a type of home loan insurance where the sum insured is designed to reduce over the term of your home loan. It is designed so that the amount that would payout, at the point of a claim, covers the total value of your outstanding home loan at that time. You need home insurance because the banks will pay you and your family in any case of an unfortunate event.

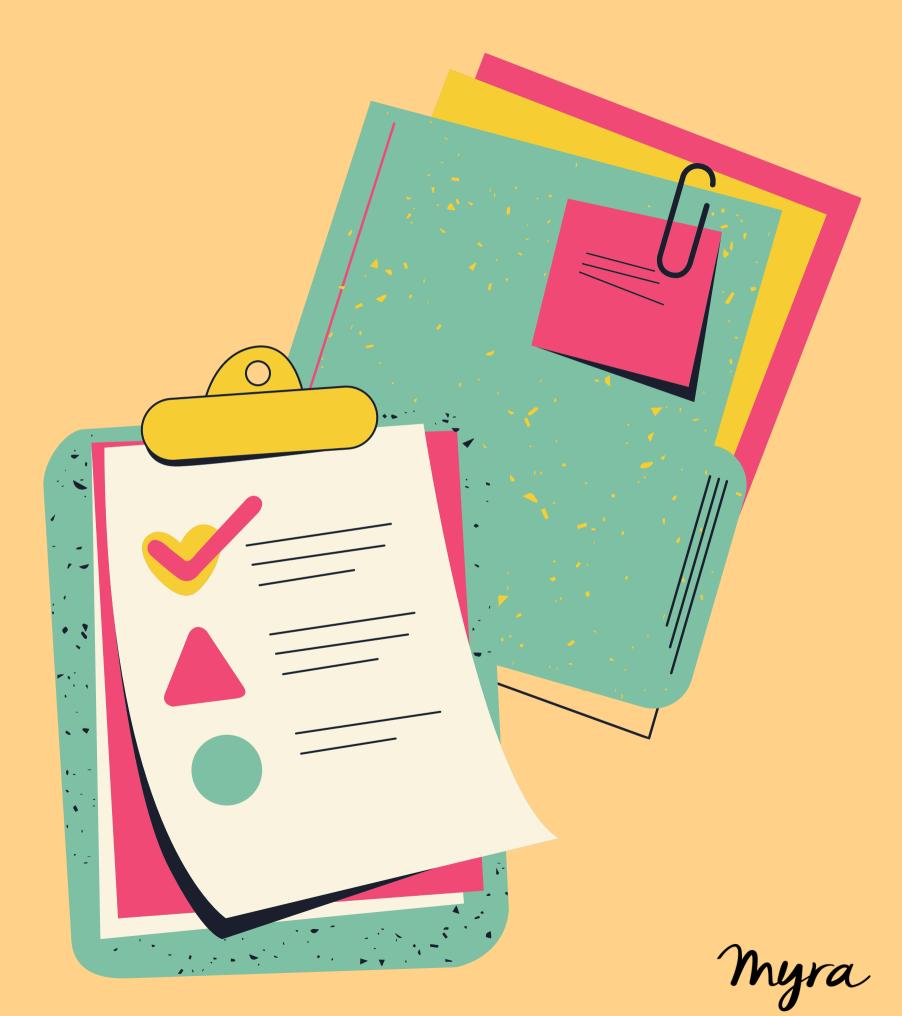


KWSP Statement:

It is your Employees Provident Fund's (EPF)
Statement, which shows the monthly contribution
from you and your employer in both Account 1 and
2.

Company Registration:

It is a form with complete and vivid details of the business name, onset or starting date of the business, location, address, type and information of the owners and partners.



EA Form:

It is a Yearly Remuneration Statement that includes your salary for the past year. This form is most commonly used to file personal taxes during tax season, as well as to ensure that you are aware if you are above the paygrade that requires you to pay taxes.

DOA: Deed of Assignment

It is a legal document that transfers the ownership of a property from one party to another. This is important because it is the legal document to assign the rights, title and interest to the rightful proprietor within the completion date of the SPA.



And that's a wrap!

hope this helps!













