

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!



Sales
Gallery



Myra

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!



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

[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

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!

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.

E-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

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That magic link has expired.

E-Mail Address

SEND ME THE MAGIC LINK



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!

- Compose
- Inbox 32
- Starred
- Snoozed
- Important
- Sent
- Meet
 - New meeting
 - Join a meeting
- Hangouts

Welcome to Myra's Homebuying Hub! > Inbox x

Myra <naimtest@myra.com.my> to me

8:22 PM (17 minutes ago)

Find the special email with the magic link that's going to lead you to your Dashboard. Press it!

Myra

WELCOME TO MYRA'S HOMEBUYING HUB

Find all of the details that you need for that awesome-possum home you've booked with Myra!

MAGIC LINK

Check it out!

Myra



Reply Forward

Make a phone call Also try our mobile apps for Android and iOS



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

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

Dashboard

Booked		
Property Name	Property Type	Unit Type
Myra Meranti Phase 1 Plot 8	Triple Storey Terrace-D	Intermediate Unit
SPA Price	Sales Person	Date Created
RM 800,000.00	Zi	22/01/2021
Booking Date		
VIEW		

Upfront Checking		
Property Name	Property Type	Unit Type
Myra Meranti Phase 1 Plot 7	Triple Storey Terrace-D	Intermediate Unit
SPA Price	Sales Person	Date Created
RM 750,000.00	Zi	28/01/2021
Booking Date		
VIEW		

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!

Booked		
Myra MERANTI		
Property Name	Property Type	Unit Type
Myra Meranti Phase 1 Plot 8	Triple Storey Terrace-D	Intermediate Unit
SPA Price	Sales Person	Date Created
RM 800,000.00	Zi	22/01/2021
Booking Date		
VIEW		

Upfront Checking		
Myra MERANTI		
Property Name	Property Type	Unit Type
Myra Meranti Phase 1 Plot 7	Triple Storey Terrace-D	Intermediate Unit
SPA Price	Sales Person	Date Created
RM 750,000.00	Zi	28/01/2021
VIEW		



Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

Your Booking

Here's where you'll first land.

Document Collection

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

WAN AMIR BIN MUHAMMAD

DOCUMENTS REQUIRED	EXAMPLE	STATUS	REMARK
3 Months Payslip	Example	Pending	
EA Form	Example	Pending	
KWSP Statement	Example	Pending	

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

Click + to expand the Document Collection details!

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!

SUBMIT DOCUMENTS



Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

Your Booking

Document Collection

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DOCUMENTS REQUIRED	EXAMPLE	STATUS	REMARK
3 Months Payslip	Example	Pending	
EA Form	Example	Pending	
KWSP Statement	Example	Pending	

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

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.

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

SUBMIT DOCUMENTS



Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

Your Booking

Document Collection

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DOCUMENTS REQUIRED	EXAMPLE	STATUS	REMARK
3 Months Payslip	Example	Pending	
EA Form	Example	Pending	
KWSP Statement	Example	Pending	

Remove file Remove file Remove file

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.

SUBMIT DOCUMENTS



Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

Your Booking

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

Myra's Document

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

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	-	-

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

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.



Your Booking

Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

Upfront Checking

Booking

Document Collection

Myra's Document



To get a detailed view of your booking on your Myra home, click UPFRONT CHECKING tab

Home Details

Project:

Myra Meranti

Phase:

1

Property Type:

Triple Storey Terrace-D

Unit Type:

End Unit

Plot Number:

8

Built-Up:

2020 sqft

Land Size:

20X80



Property SPA Price

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

SPA Price:

RM 800,000.00

Markup SPA Price:

RM 800,000.00

Discounts and Rebates

This section covers the discounts and entitlements applicable to your purchase.

Packages:

How Much:

Savings:

Standard Package

10 %

RM 80,000.00

Total Amount after Discount:

RM 80,000.00

Home Initiatives

This section covers help from the government and special promos from us!

Initiatives:

Home Ownership Campaign (HOC)

Property Nett Price

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

RM 720,000.00


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!

Installment Calculator

This is an indication of how much you'll be paying monthly for your new home. The difference would depend on your agreed interest rate!

Loan Margin: 

90 %

Loan Amount: 

RM 720,000.00

Loan Tenure: 

35 years

Interest Rate: 

3.4 %

Monthly Loan Installment: 

RM 2,934.13

Differential Sum: 

RM 0.00

Here, you'll be able to see and refer to how much your monthly loan installment would be for your new home! You can also look here to prepare \$\$ if you need to pay a differential sum!

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	Amount	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
<hr/>		
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.

Buyer Details

We've talked about the house, now let's talk about you!

Primary Loan Applicant

This is the primary individual undertaking the home loan for your new house!

These personal information have been filled during your time in our sales gallery! So take a look!

Name:

WAN AMIR BIN MUHAMMAD

Phone Number:

0129004499

Email:

zixuanlow@gmail.com

Income:

RM 5,000.00

DSR Result

Debt Service Ratio: This is the calculation the banks use to determine if they should grant you the loan. It combines all of your commitments and the end-result should not cross 65% - 70%. The lower the % is, the higher your chances are!

Household Income:

RM 5,000.00

Monthly Commitments:

RM 1,000.00

Current DSR (%):

20 %

Total of Monthly Commitments + Installment:

RM 2,782.44

Latest DSR (%):

55.65 %

Need a refresher on your DSR % after you've bought your Myra home? Check it out here!

Advice from Myra

Myra wants what's best for you. So here are a handful of tips to help you!

Advice from Myra

Myra wants what's best for you. So here are a handful of tips to help you!

Refer to this part for the advice given by your homesome consultant!

- Able to proceed with loan
- Would need to save \$\$ for your SPA and loan legal fees

Your Friendly Neighbourhood Home Consultant

Here are the details of the home consultant who will personally help you throughout the journey to owning your new home!

Name:

Faizul

Phone Number:

012 388 9660

Email:

faizul@myra.com.my

PRINT

This page can be printed out if you'd like a hardcopy!



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!

WAN AMIR BIN MUHAMMAD

Full Name WAN AMIR BIN MUHAMMAD	IC Number 800830-08-0022	Purchaser Type Loan and SPA
Phone Number 0129004499	Email zixuanlow@gmail.com	Income RM 5,000.00
Marital Status Engaged	Occupation Programmer	Designation Senior Executive
Front IC 	Back IC 	Credit Report

ADD MORE PURCHASER

UPDATE AND NEXT



Your Booking

Here you can find your digital copy of the booking that was filled in by your home consultant! You may also upload any documents needed to give to our home consultants or download your important documents from Myra.

- Upfront Checking
- Booking**
- Document Collection
- Myra's Document



Booking Details

Here are the details of when you've booked your Myra-home!

Booking Amount	Booking Date	Booking Method
RM 1000	22/01/2021 10:34 PM	Cash / Cheque / Other Method

Customer Details

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

WAN AMIR BIN MUHAMMAD +

Mailing Address

The address you gave to Myra so that we know where to send any important documents!

Line 1	9	Line 2	9
City	alor	State	Kedah
Postcode	00000	Home Phone Number	000000000000

Refer back to when you've booked your Myra-home right here in this BOOKING tab! It holds all of the history of your transaction!

Troubleshooting



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



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.

E-Mail Address

xx@gmail.com

[SEND ME THE MAGIC LINK!](#)

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!



What to do

if the website button isn't working



1. Refresh the page by clicking the button next to the URL!
2. 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!

Your Friendly Neighbourhood Home Consultant

Here are the details of the home consultant who will personally help you throughout the journey to owning your new home!

Name:

Faizul

Phone Number:

012 388 9660

Email:

faizul@myra.com.my

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

(Details can be found at the bottom of UPFRONT CHECKING page)

Glossary



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.



Myra

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 and 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!

Myra

