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RECOMMENDED TRANSFER COSTS - AUGUST 2018 subject to change without prior notice

PURCHASE PRICE	TRANSFER FEE	POSTAGE & PETTIES	DO SEARCH & ELECTRONIC	FICA, STORAGE & OTHER	VAT	RATES CLEARANCE	DEEDS OFFICE	TRANSFER DUTY	TOTAL
199 999.00	6 897.00	950.00	855.00	1 200.00	1 485.30	895.00	78.00	0.00	12 360.30
200 000.01	7 705.00	950.00	855.00	1 200.00	1 606.50	895.00	486.00	0.00	13 697.50
250 000.01	8 514.00	950.00	855.00	1 200.00	1 727.85	895.00	486.00	0.00	14 627.85
300 000.01	9 322.00	950.00	855.00	1 200.00	1 849.05	895.00	606.00	0.00	15 677.05
350 000.01	10 131.00	950.00	855.00	1 200.00	1 970.40	895.00	606.00	0.00	16 607.40
400 000.01	10 940.00	950.00	855.00	1 200.00	2 091.75	895.00	606.00	0.00	17 537.75
450 000.01	11 748.00	950.00	855.00	1 200.00	2 212.95	895.00	606.00	0.00	18 466.95
500 000.00	11 748.00	950.00	855.00	1 200.00	2 212.95	895.00	606.00	0.00	18 466.95
500 000.01	13 365.00	950.00	855.00	1 200.00	2 455.50	895.00	606.00	0.00	20 326.50
540 000.00	13 365.00	950.00	855.00	1 200.00	2 455.50	895.00	606.00	0.00	20 326.50
560 000.00	13 365.00	950.00	855.00	1 200.00	2 455.50	895.00	606.00	0.00	20 326.50
580 000.00	13 365.00	950.00	855.00	1 200.00	2 455.50	895.00	606.00	0.00	20 326.50
600 000.00	13 365.00	950.00	855.00	1 200.00	2 455.50	895.00	606.00	0.00	20 326.50
600 001.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
620 000.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
640 000.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
660 000.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
680 000.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
700 000.00	14 982.00	950.00	855.00	1 200.00	2 698.05	895.00	852.00	0.00	22 432.05
720 000.00	16 599.00	950.00	855.00	1 200.00	2 940.60	895.00	852.00	0.00	24 291.60
740 000.00	16 599.00	950.00	855.00	1 200.00	2 940.60	895.00	852.00	0.00	24 291.60
760 000.00	16 599.00	950.00	855.00	1 200.00	2 940.60	895.00	852.00	0.00	24 291.60
780 000.00	16 599.00	950.00	855.00	1 200.00	2 940.60	895.00	852.00	0.00	24 291.60
800 000.00	16 599.00	950.00	855.00	1 200.00	2 940.60	895.00	852.00	0.00	24 291.60
820 000.00	18 216.00	950.00	855.00	1 200.00	3 183.15	895.00	978.00	0.00	26 277.15
840 000.00	18 216.00	950.00	855.00	1 200.00	3 183.15	895.00	978.00	0.00	26 277.15
860 000.00	18 216.00	950.00	855.00	1 200.00	3 183.15	895.00	978.00	0.00	26 277.15
880 000.00	18 216.00	950.00	855.00	1 200.00	3 183.15	895.00	978.00	0.00	26 277.15
900 000.00	18 216.00	950.00	855.00	1 200.00	3 183.15	895.00	978.00	0.00	26 277.15
920 000.00	19 833.00	950.00	855.00	1 200.00	3 425.70	895.00	978.00	600.00	28 736.70
940 000.00	19 833.00	950.00	855.00	1 200.00	3 425.70	895.00	978.00	1 200.00	29 336.70
960 000.00	19 833.00	950.00	855.00	1 200.00	3 425.70	895.00	978.00	1 800.00	29 936.70
980 000.00	19 833.00	950.00	855.00	1 200.00	3 425.70	895.00	978.00	2 400.00	30 536.70
1 000 000.00	19 833.00	950.00	855.00	1 200.00	3 425.70	895.00	978.00	3 000.00	31 136.70
1 000 000.01	20 641.00	950.00	855.00	1 200.00	3 546.90	895.00	1 098.00	3 000.00	32 185.90
1 100 000.00	20 641.00	950.00	855.00	1 200.00	3 546.90	895.00	1 098.00	6 000.00	35 185.90
1 200 000.00	21 450.00	950.00	855.00	1 200.00	3 668.25	895.00	1 098.00	9 000.00	39 116.25
1 300 000.00	22 258.00	950.00	855.00	1 200.00	3 789.45	895.00	1 098.00	13 500.00	44 545.45
1 300 000.01	23 067.00	950.00	855.00	1 200.00	3 910.80	895.00	1 098.00	13 500.00	45 475.80
1 400 000.01	23 875.00	950.00	855.00	1 200.00	4 032.00	895.00	1 098.00	19 500.00	52 405.00
1 500 000.00	23 875.00	950.00	855.00	1 200.00	4 032.00	895.00	1 098.00	25 500.00	58 405.00
1 500 000.01	24 684.00	950.00	855.00	1 200.00	4 153.35	895.00	1 098.00	25 500.00	59 335.35
1 600 000.00	24 684.00	950.00	855.00	1 200.00	4 153.35	895.00	1 098.00	31 500.00	65 335.35
1 700 000.00	25 492.00	950.00	855.00	1 200.00	4 274.55	895.00	1 098.00	37 500.00	72 264.55
1 800 000.00	26 301.00	950.00	855.00	1 200.00	4 395.90	895.00	1 098.00	44 500.00	80 194.90
1 900 000.00	27 109.00	950.00	855.00	1 200.00	4 517.10	895.00	1 098.00	52 500.00	89 124.10
2 000 000.00	27 918.00	950.00	855.00	1 200.00	4 638.45	895.00	1 098.00	60 500.00	98 054.45
2 200 000.00	29 535.00	950.00	855.00	1 200.00	4 881.00	895.00	1 522.00	76 500.00	116 338.00
2 400 000.00	31 152.00	950.00	855.00	1 200.00	5 123.55	895.00	1 522.00	97 000.00	138 697.55
2 600 000.00	32 769.00	950.00	855.00	1 200.00	5 366.10	895.00	1 522.00	119 000.00	162 557.10
2 800 000.00	34 386.00	950.00	855.00	1 200.00	5 608.65	895.00	1 522.00	141 000.00	186 416.65
3 000 000.00	36 003.00	950.00	855.00	1 200.00	5 851.20	895.00	1 522.00	163 000.00	210 276.20
3 200 000.00	37 620.00	950.00	855.00	1 200.00	6 093.75	895.00	1 522.00	185 000.00	234 135.75
3 400 000.00	39 237.00	950.00	855.00	1 200.00	6 336.30	895.00	1 522.00	207 000.00	257 995.30
3 600 000.00	40 854.00	950.00	855.00	1 200.00	6 578.85	895.00	1 522.00	229 000.00	281 854.85
3 800 000.00	42 471.00	950.00	855.00	1 200.00	6 821.40	895.00	1 522.00	251 000.00	305 714.40
4 000 000.00	44 088.00	950.00	855.00	1 200.00	7 063.95	895.00	1 522.00	273 000.00	329 573.95
4 200 000.00	45 705.00	950.00	855.00	1 200.00	7 306.50	895.00	1 846.00	295 000.00	353 433.50
4 400 000.00	47 322.00	950.00	855.00	1 200.00	7 549.05	895.00	1 846.00	317 000.00	377 293.05
4 600 000.00	48 939.00	950.00	855.00	1 200.00	7 791.60	895.00	1 846.00	339 000.00	401 152.60
4 800 000.00	50 556.00	950.00	855.00	1 200.00	8 034.15	895.00	1 846.00	361 000.00	425 012.15
5 000 000.00	52 173.00	950.00	855.00	1 200.00	8 276.70	895.00	1 846.00	383 000.00	448 871.70
6 000 000.00	56 243.00	950.00	855.00	1 200.00	8 887.20	895.00	1 846.00	493 000.00	563 876.20
7 000 000.00	60 313.00	950.00	855.00	1 200.00	9 497.70	895.00	2 197.00	603 000.00	678 907.70

TRANSFER DUTY RATES - Natural & Legal Person

PURCHASE PRICE / VALUE	RATE
R0 - R 900,000	0% (exempt)
R900,001 - R1,250,000	3% of property value above R900,000
R1,250,001 - R1,750,000	R10,500 plus 6% of value above R1,250,000
R1,750,001 - R2,250,000	R40,500 plus 8% of value above R1,750,000
R2,250,001 - R10,000,000	R80,500 plus 11% of value above R2,250,000
Above R10,000,000	R933,000 + 13% of value above R10,000,000

EXTRA DISBURSEMENTS

CLEARANCE CERTIFICATE FOR SECTIONAL TITLE OR HOME OWNERS estimated at R1 550.00

You will be liable for additional fees for any further services rendered after registration.

BOND COST - TURN OVER

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RECOMMENDED BOND COSTS - AUGUST 2018 subject to change without prior notice

BOND AMOUNT	BOND REG. FEE	POSTAGE & PETTIES	DEEDS OFFICE SEARCH	COURIER & STORAGE	ELECT. COST	VAT	DEEDS OFFICE	TOTAL
200 000.01	7 005.00	850.00	320.00	550.00	680.00	1 410.75	486.00	11 301.75
250 000.01	7 740.00	850.00	320.00	550.00	680.00	1 521.00	486.00	12 147.00
300 000.01	8 475.00	850.00	320.00	550.00	680.00	1 631.25	606.00	13 112.25
350 000.01	9 210.00	850.00	320.00	550.00	680.00	1 741.50	606.00	13 957.50
400 000.01	9 945.00	850.00	320.00	550.00	680.00	1 851.75	606.00	14 802.75
450 000.01	10 680.00	850.00	320.00	550.00	680.00	1 962.00	606.00	15 648.00
500 000.01	12 150.00	850.00	320.00	550.00	680.00	2 182.50	606.00	17 338.50
600 000.01	13 620.00	850.00	320.00	550.00	680.00	2 403.00	852.00	19 275.00
700 000.01	15 090.00	850.00	320.00	550.00	680.00	2 623.50	852.00	20 965.50
800 000.01	16 560.00	850.00	320.00	550.00	680.00	2 844.00	978.00	22 782.00
900 000.01	18 030.00	850.00	320.00	550.00	680.00	3 064.50	978.00	24 472.50
1 000 000.01	18 765.00	850.00	320.00	550.00	680.00	3 174.75	1 098.00	25 437.75
1 100 000.01	19 500.00	850.00	320.00	550.00	680.00	3 285.00	1 098.00	26 283.00
1 200 000.01	20 235.00	850.00	320.00	550.00	680.00	3 395.25	1 098.00	27 128.25
1 300 000.01	20 970.00	850.00	320.00	550.00	680.00	3 505.50	1 098.00	27 973.50
1 400 000.01	21 705.00	850.00	320.00	550.00	680.00	3 615.75	1 098.00	28 818.75
1 500 000.01	22 440.00	850.00	320.00	550.00	680.00	3 726.00	1 098.00	29 664.00
1 600 000.01	23 175.00	850.00	320.00	550.00	680.00	3 836.25	1 098.00	30 509.25
1 700 000.01	23 910.00	850.00	320.00	550.00	680.00	3 946.50	1 098.00	31 354.50
1 800 000.01	24 645.00	850.00	320.00	550.00	680.00	4 056.75	1 098.00	32 199.75
1 900 000.01	25 380.00	850.00	320.00	550.00	680.00	4 167.00	1 098.00	33 045.00
2 000 000.01	26 115.00	850.00	320.00	550.00	680.00	4 277.25	1 522.00	34 314.25
2 100 000.01	26 115.00	850.00	320.00	550.00	680.00	4 277.25	1 522.00	34 314.25
2 200 000.01	26 850.00	850.00	320.00	550.00	680.00	4 387.50	1 522.00	35 159.50
2 300 000.01	27 585.00	850.00	320.00	550.00	680.00	4 497.75	1 522.00	36 004.75
2 400 000.01	28 320.00	850.00	320.00	550.00	680.00	4 608.00	1 522.00	36 850.00
2 800 000.01	31 260.00	850.00	320.00	550.00	680.00	5 049.00	1 522.00	40 231.00
3 000 000.01	32 730.00	850.00	320.00	550.00	680.00	5 269.50	1 522.00	41 921.50
3 200 000.01	34 935.00	850.00	320.00	550.00	680.00	5 600.25	1 522.00	44 457.25
3 700 000.01	38 610.00	850.00	320.00	550.00	680.00	6 151.50	1 522.00	48 683.50
4 000 000.01	40 815.00	850.00	320.00	550.00	680.00	6 482.25	1 846.00	51 543.25
4 300 000.01	43 020.00	850.00	320.00	550.00	680.00	6 813.00	1 846.00	54 079.00
4 700 000.01	45 960.00	850.00	320.00	550.00	680.00	7 254.00	1 846.00	57 460.00
5 000 000.01	47 800.00	850.00	320.00	550.00	680.00	7 530.00	1 846.00	59 576.00
6 000 000.01	51 130.00	850.00	320.00	550.00	680.00	8 029.50	2 197.00	63 756.50
7 000 000.01	54 830.00	850.00	320.00	550.00	680.00	8 584.50	2 197.00	68 011.50

The table below gives the monthly repayment per R1,000.00 of a loan with the interest rate between 9% and 18,5% per annum, over a period of 20 and 30 years. For example if the loan is R950,500.00 @ an interest rate of 14% p.a., to be repaid over 20 years, the monthly repayment will be R950,500.00 / 1000 x 12.44 = R11,824.22

Interest Rate	Factor 20 yrs	Factor 30 yrs	Interest Rate	Factor 20 yrs	Factor 30 yrs
7.00%	7.75	6.65	13.00%	11.72	11.06
7.50%	8.06	6.99	13.50%	12.07	11.45
8.00%	8.36	7.34	14.00%	12.44	11.85
8.50%	8.68	7.69	14.50%	12.80	12.25
9.00%	9.00	8.05	15.00%	13.17	12.64
9.50%	9.32	8.41	15.50%	13.54	13.05
10.00%	9.65	8.78	16.00%	13.91	13.45
10.50%	9.98	9.15	16.50%	14.29	13.85
11.00%	10.32	9.52	17.00%	14.67	14.26
11.50%	10.66	9.90	17.50%	15.05	14.66
12.00%	11.01	10.29	18.00%	15.43	15.07
12.50%	11.36	10.67	18.50%	15.82	15.48

EXTRA DISBURSEMENTS	
BANK INITIATION & VALUATION FEE added to loan amount	R6 100.00
CONSENT FOR HOME OWNERS estimated at per property	R1 500.00
You will be liable for additional fees for any further services rendered after registration.	

TRANSFER COST - TURN OVER

NOTES