

CONVEYANCING DIRECTORS

ADRIAN WALTER STOWEL
NEERMALA SUSAN RAMCHANDRA
RODNEY JOHN TROTTER
NEIL BAILEY PAINTER
HUGH RUPERT EDWARDES
MACDONALD LENKA CHITJA
BRIAN LAMBERT KURZ

Agency Conveyancing
Agency Conveyancing
Local Conveyancing
Agency Conveyancing – Mortgage Bonds
Local Conveyancing
Inter Provincial Conveyancing – Local Conveyancing
Practising Consultant

TABLES FOR CALCULATION OF PURCHASER'S COST WITH EFFECT FROM 1st MARCH 2015

These calculations are approximations and for the guidance of the Purchaser only

Incorporating the new Deeds Office Tax effective from 1 May 2015

TRANSFER COSTS								BOND COSTS			
Price/ Value	Tfr Fee	V.A.T. @ 14%	Deeds Office Tax	Natural-Person		Legal-Person		Bond Fees	V.A.T. @ 14%	Deeds Office Tax	Total
				Transfer Duty	Total	Transfer Duty	Total				
30000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
35000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
40000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
45000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
50000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
55000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
60000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
65000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
70000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
75000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
80000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
85000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
90000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
95000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
100000.00	3950.00	553.00	35.00		4538.00			3360.00	470.40	330.00	4160.40
110000.00	4375.00	612.50	75.00		5062.50			3500.00	490.00	330.00	4320.00
120000.00	4375.00	612.50	75.00		5062.50			3500.00	490.00	330.00	4320.00
125000.00	4375.00	612.50	75.00		5062.50			3500.00	490.00	330.00	4320.00
130000.00	4550.00	637.00	75.00		5262.50			3625.00	507.50	330.00	4462.50
140000.00	4550.00	637.00	75.00		5262.50			3625.00	507.50	330.00	4462.50
150000.00	4550.00	637.00	75.00		5262.50			3625.00	507.50	330.00	4462.50
160000.00	4900.00	686.00	430.00		6016.00			3900.00	546.00	370.00	4816.00
170000.00	4900.00	686.00	430.00		6016.00			3900.00	546.00	370.00	4816.00
175000.00	4900.00	686.00	430.00		6016.00			3900.00	546.00	370.00	4816.00
180000.00	5130.00	718.20	430.00		6278.20			4030.00	564.20	370.00	4964.20
190000.00	5130.00	718.20	430.00		6278.20			4030.00	564.20	370.00	4964.20
200000.00	5130.00	718.20	430.00		6278.20			4030.00	564.20	370.00	4964.20
210000.00	5600.00	784.00	430.00		6814.00			4435.00	620.90	370.00	5425.90
220000.00	5600.00	784.00	430.00		6814.00			4435.00	620.90	370.00	5425.90
230000.00	5600.00	784.00	430.00		6814.00			4435.00	620.90	370.00	5425.90
240000.00	5600.00	784.00	430.00		6814.00			4435.00	620.90	370.00	5425.90
250000.00	5600.00	784.00	430.00		6814.00			4435.00	620.90	370.00	5425.90
260000.00	6410.00	897.40	430.00		7737.40			4970.00	695.80	370.00	6035.80
270000.00	6410.00	897.40	430.00		7737.40			4970.00	695.80	370.00	6035.80
280000.00	6410.00	897.40	430.00		7737.40			4970.00	695.80	370.00	6035.80
290000.00	6410.00	897.40	430.00		7737.40			4970.00	695.80	370.00	6035.80
300000.00	6410.00	897.40	430.00		7737.40			4970.00	695.80	370.00	6035.80
310000.00	6880.00	963.20	530.00		8373.20			5510.00	771.40	530.00	6811.40
320000.00	6880.00	963.20	530.00		8373.20			5510.00	771.40	530.00	6811.40
330000.00	6880.00	963.20	530.00		8373.20			5510.00	771.40	530.00	6811.40
340000.00	6880.00	963.20	530.00		8373.20			5510.00	771.40	530.00	6811.40
350000.00	6880.00	963.20	530.00		8373.20			5510.00	771.40	530.00	6811.40
360000.00	7460.00	1044.40	530.00		9034.40			6180.00	865.20	530.00	7575.20
370000.00	7460.00	1044.40	530.00		9034.40			6180.00	865.20	530.00	7575.20
380000.00	7460.00	1044.40	530.00		9034.40			6180.00	865.20	530.00	7575.20
390000.00	7460.00	1044.40	530.00		9034.40			6180.00	865.20	530.00	7575.20
400000.00	7460.00	1044.40	530.00		9034.40			6180.00	865.20	530.00	7575.20
410000.00	8050.00	1127.00	530.00		9707.00			6720.00	940.80	530.00	8190.80
420000.00	8050.00	1127.00	530.00		9707.00			6720.00	940.80	530.00	8190.80
430000.00	8050.00	1127.00	530.00		9707.00			6720.00	940.80	530.00	8190.80
440000.00	8050.00	1127.00	530.00		9707.00			6720.00	940.80	530.00	8190.80
450000.00	8050.00	1127.00	530.00		9707.00			6720.00	940.80	530.00	8190.80
460000.00	8750.00	1225.00	530.00		10505.00			7260.00	1016.40	530.00	8806.40
470000.00	8750.00	1225.00	530.00		10505.00			7260.00	1016.40	530.00	8806.40
480000.00	8750.00	1225.00	530.00		10505.00			7260.00	1016.40	530.00	8806.40
490000.00	8750.00	1225.00	530.00		10505.00			7260.00	1016.40	530.00	8806.40
500000.00	8750.00	1225.00	530.00		10505.00			7260.00	1016.40	530.00	8806.40
525000.00	9911.00	1387.54	530.00		11828.54			8630.40	1208.26	530.00	10368.66
550000.00	9911.00	1387.54	530.00		11828.54			8630.40	1208.26	530.00	10368.66
575000.00	9911.00	1387.54	530.00		11828.54			8630.40	1208.26	530.00	10368.66

SAME AS FOR NATURAL PERSONS

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TABLES FOR CALCULATION OF PURCHASER'S COST WITH EFFECT FROM 1st MARCH 2015

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Incorporating the new Deeds Office Tax effective from 1 May 2015

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Price/ Value	Trf Fee	V.A.T. @ 14%	Deeds Office Tax	Natural-Person		Legal-Person		Bond Fees	V.A.T. @ 14%	Deeds Office Tax	Total
				Transfer Duty	Total	Transfer Duty	Total				
600000.00	9911.00	1387.54	530.00		11828.54			8630.40	1208.26	530.00	10368.66
625000.00	11077.00	1550.78	740.00		13367.78			9744.00	1364.16	740.00	11848.16
650000.00	11077.00	1550.78	740.00		13367.78			9744.00	1364.16	740.00	11848.16
675000.00	11077.00	1550.78	740.00		13367.78			9744.00	1364.16	740.00	11848.16
700000.00	11077.00	1550.78	740.00		13367.78			9744.00	1364.16	740.00	11848.16
725000.00	12243.00	1714.02	740.00		14697.02			10857.60	1520.06	740.00	13117.66
750000.00	12243.00	1714.02	740.00		14697.02			10857.60	1520.06	740.00	13117.66
775000.00	12243.00	1714.02	740.00	750.00	15447.02			10857.60	1520.06	740.00	13117.66
800000.00	12243.00	1714.02	740.00	1500.00	16197.02			10857.60	1520.06	740.00	13117.66
825000.00	13409.00	1877.26	850.00	2250.00	18386.26			11971.20	1675.97	850.00	14497.17
850000.00	13409.00	1877.26	850.00	3000.00	19136.26			11971.20	1675.97	850.00	14497.17
875000.00	13409.00	1877.26	850.00	3750.00	19886.26			11971.20	1675.97	850.00	14497.17
900000.00	13409.00	1877.26	850.00	4500.00	20636.26			11971.20	1675.97	850.00	14497.17
925000.00	14575.00	2040.50	850.00	5250.00	22715.50			13084.80	1831.87	850.00	15766.67
950000.00	14575.00	2040.50	850.00	6000.00	23465.50			13084.80	1831.87	850.00	15766.67
975000.00	14575.00	2040.50	850.00	6750.00	24215.50			13084.80	1831.87	850.00	15766.67
1000000.00	14575.00	2040.50	850.00	7500.00	24965.50			13084.80	1831.87	850.00	15766.67
1010000.00	15158.00	2122.12	950.00	7800.00	26030.12			13697.28	1917.62	950.00	16564.90
1020000.00	15158.00	2122.12	950.00	8100.00	26330.12			13697.28	1917.62	950.00	16564.90
1030000.00	15158.00	2122.12	950.00	8400.00	26630.12			13697.28	1917.62	950.00	16564.90
1040000.00	15158.00	2122.12	950.00	8700.00	26930.12			13697.28	1917.62	950.00	16564.90
1050000.00	15158.00	2122.12	950.00	9000.00	27230.12			13697.28	1917.62	950.00	16564.90
1060000.00	15158.00	2122.12	950.00	9300.00	27530.12			13697.28	1917.62	950.00	16564.90
1070000.00	15158.00	2122.12	950.00	9600.00	27830.12			13697.28	1917.62	950.00	16564.90
1080000.00	15158.00	2122.12	950.00	9900.00	28130.12			13697.28	1917.62	950.00	16564.90
1090000.00	15158.00	2122.12	950.00	10200.00	28430.12			13697.28	1917.62	950.00	16564.90
1100000.00	15158.00	2122.12	950.00	10500.00	28730.12			13697.28	1917.62	950.00	16564.90
1110000.00	15741.00	2203.74	950.00	10800.00	29694.74			14309.76	2003.37	950.00	17263.13
1120000.00	15741.00	2203.74	950.00	11100.00	29994.74			14309.76	2003.37	950.00	17263.13
1130000.00	15741.00	2203.74	950.00	11400.00	30294.74			14309.76	2003.37	950.00	17263.13
1140000.00	15741.00	2203.74	950.00	11700.00	30594.74			14309.76	2003.37	950.00	17263.13
1150000.00	15741.00	2203.74	950.00	12000.00	30894.74			14309.76	2003.37	950.00	17263.13
1160000.00	15741.00	2203.74	950.00	12300.00	31194.74			14309.76	2003.37	950.00	17263.13
1170000.00	15741.00	2203.74	950.00	12600.00	31494.74			14309.76	2003.37	950.00	17263.13
1180000.00	15741.00	2203.74	950.00	12900.00	31794.74			14309.76	2003.37	950.00	17263.13
1190000.00	15741.00	2203.74	950.00	13200.00	32094.74			14309.76	2003.37	950.00	17263.13
1200000.00	15741.00	2203.74	950.00	13500.00	32394.74			14309.76	2003.37	950.00	17263.13
1210000.00	16324.00	2285.36	950.00	13800.00	33359.36			14922.24	2089.11	950.00	17961.35
1220000.00	16324.00	2285.36	950.00	14100.00	33659.36			14922.24	2089.11	950.00	17961.35
1230000.00	16324.00	2285.36	950.00	14400.00	33959.36			14922.24	2089.11	950.00	17961.35
1240000.00	16324.00	2285.36	950.00	14700.00	34259.36			14922.24	2089.11	950.00	17961.35
1250000.00	16324.00	2285.36	950.00	15000.00	34559.36			14922.24	2089.11	950.00	17961.35
1260000.00	16324.00	2285.36	950.00	15600.00	35159.36			14922.24	2089.11	950.00	17961.35
1270000.00	16324.00	2285.36	950.00	16200.00	35759.36			14922.24	2089.11	950.00	17961.35
1280000.00	16324.00	2285.36	950.00	16800.00	36359.36			14922.24	2089.11	950.00	17961.35
1290000.00	16324.00	2285.36	950.00	17400.00	36959.36			14922.24	2089.11	950.00	17961.35
1300000.00	16324.00	2285.36	950.00	18000.00	37559.36			14922.24	2089.11	950.00	17961.35
1310000.00	16907.00	2366.98	950.00	18600.00	38823.98			15534.72	2174.86	950.00	18659.58
1320000.00	16907.00	2366.98	950.00	19200.00	39423.98			15534.72	2174.86	950.00	18659.58
1330000.00	16907.00	2366.98	950.00	19800.00	40023.98			15534.72	2174.86	950.00	18659.58
1340000.00	16907.00	2366.98	950.00	20400.00	40623.98			15534.72	2174.86	950.00	18659.58
1350000.00	16907.00	2366.98	950.00	21000.00	41223.98			15534.72	2174.86	950.00	18659.58
1360000.00	16907.00	2366.98	950.00	21600.00	41823.98			15534.72	2174.86	950.00	18659.58
1370000.00	16907.00	2366.98	950.00	22200.00	42423.98			15534.72	2174.86	950.00	18659.58
1380000.00	16907.00	2366.98	950.00	22800.00	43023.98			15534.72	2174.86	950.00	18659.58
1390000.00	16907.00	2366.98	950.00	23400.00	43623.98			15534.72	2174.86	950.00	18659.58
1400000.00	16907.00	2366.98	950.00	24000.00	44223.98			15534.72	2174.86	950.00	18659.58
1410000.00	17490.00	2448.60	950.00	24600.00	45488.60			16147.20	2260.61	950.00	19357.81
1420000.00	17490.00	2448.60	950.00	25200.00	46088.60			16147.20	2260.61	950.00	19357.81
1430000.00	17490.00	2448.60	950.00	25800.00	46688.60			16147.20	2260.61	950.00	19357.81

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				Transfer Duty	Total	Transfer Duty	Total				
1440000.00	17490.00	2448.60	950.00	26400.00	47288.60			16147.20	2260.61	950.00	19357.81
1450000.00	17490.00	2448.60	950.00	27000.00	47888.60			16147.20	2260.61	950.00	19357.81
1460000.00	17490.00	2448.60	950.00	27600.00	48488.60			16147.20	2260.61	950.00	19357.81
1470000.00	17490.00	2448.60	950.00	28200.00	49088.60			16147.20	2260.61	950.00	19357.81
1480000.00	17490.00	2448.60	950.00	28800.00	49688.60			16147.20	2260.61	950.00	19357.81
1490000.00	17490.00	2448.60	950.00	29400.00	50288.60			16147.20	2260.61	950.00	19357.81
1500000.00	17490.00	2448.60	950.00	30000.00	50888.60			16147.20	2260.61	950.00	19357.81
1510000.00	18073.00	2530.22	950.00	30600.00	52153.22			16759.68	2346.36	950.00	20056.04
1520000.00	18073.00	2530.22	950.00	31200.00	52753.22			16759.68	2346.36	950.00	20056.04
1530000.00	18073.00	2530.22	950.00	31800.00	53353.22			16759.68	2346.36	950.00	20056.04
1540000.00	18073.00	2530.22	950.00	32400.00	53953.22			16759.68	2346.36	950.00	20056.04
1550000.00	18073.00	2530.22	950.00	33000.00	54553.22			16759.68	2346.36	950.00	20056.04
1560000.00	18073.00	2530.22	950.00	33600.00	55153.22			16759.68	2346.36	950.00	20056.04
1570000.00	18073.00	2530.22	950.00	34200.00	55753.22			16759.68	2346.36	950.00	20056.04
1580000.00	18073.00	2530.22	950.00	34800.00	56353.22			16759.68	2346.36	950.00	20056.04
1590000.00	18073.00	2530.22	950.00	35400.00	56953.22			16759.68	2346.36	950.00	20056.04
1600000.00	18073.00	2530.22	950.00	36000.00	57553.22			16759.68	2346.36	950.00	20056.04
1610000.00	18656.00	2611.84	950.00	36600.00	58817.84			17372.16	2432.10	950.00	20754.26
1620000.00	18656.00	2611.84	950.00	37200.00	59417.84			17372.16	2432.10	950.00	20754.26
1630000.00	18656.00	2611.84	950.00	37800.00	60017.84			17372.16	2432.10	950.00	20754.26
1640000.00	18656.00	2611.84	950.00	38400.00	60617.84			17372.16	2432.10	950.00	20754.26
1650000.00	18656.00	2611.84	950.00	39000.00	61217.84			17372.16	2432.10	950.00	20754.26
1660000.00	18656.00	2611.84	950.00	39600.00	61817.84			17372.16	2432.10	950.00	20754.26
1670000.00	18656.00	2611.84	950.00	40200.00	62417.84			17372.16	2432.10	950.00	20754.26
1680000.00	18656.00	2611.84	950.00	40800.00	63017.84			17372.16	2432.10	950.00	20754.26
1690000.00	18656.00	2611.84	950.00	41400.00	63617.84			17372.16	2432.10	950.00	20754.26
1700000.00	18656.00	2611.84	950.00	42000.00	64217.84			17372.16	2432.10	950.00	20754.26
1710000.00	19239.00	2693.46	950.00	42600.00	65482.46			17984.64	2517.85	950.00	21452.49
1720000.00	19239.00	2693.46	950.00	43200.00	66082.46			17984.64	2517.85	950.00	21452.49
1730000.00	19239.00	2693.46	950.00	43800.00	66682.46			17984.64	2517.85	950.00	21452.49
1740000.00	19239.00	2693.46	950.00	44400.00	67282.46			17984.64	2517.85	950.00	21452.49
1750000.00	19239.00	2693.46	950.00	45000.00	67882.46			17984.64	2517.85	950.00	21452.49
1760000.00	19239.00	2693.46	950.00	45800.00	68482.46			17984.64	2517.85	950.00	21452.49
1770000.00	19239.00	2693.46	950.00	46600.00	69082.46			17984.64	2517.85	950.00	21452.49
1780000.00	19239.00	2693.46	950.00	47400.00	70282.46			17984.64	2517.85	950.00	21452.49
1790000.00	19239.00	2693.46	950.00	48200.00	71082.46			17984.64	2517.85	950.00	21452.49
1800000.00	19239.00	2693.46	950.00	49000.00	71882.46			17984.64	2517.85	950.00	21452.49
1810000.00	19822.00	2775.08	950.00	49800.00	73347.08			18597.12	2603.60	950.00	22150.72
1820000.00	19822.00	2775.08	950.00	50600.00	74147.08			18597.12	2603.60	950.00	22150.72
1830000.00	19822.00	2775.08	950.00	51400.00	74947.08			18597.12	2603.60	950.00	22150.72
1840000.00	19822.00	2775.08	950.00	52200.00	75747.08			18597.12	2603.60	950.00	22150.72
1850000.00	19822.00	2775.08	950.00	53000.00	76547.08			18597.12	2603.60	950.00	22150.72
1860000.00	19822.00	2775.08	950.00	53800.00	77347.08			18597.12	2603.60	950.00	22150.72
1870000.00	19822.00	2775.08	950.00	54600.00	78147.08			18597.12	2603.60	950.00	22150.72
1880000.00	19822.00	2775.08	950.00	55400.00	78947.08			18597.12	2603.60	950.00	22150.72
1890000.00	19822.00	2775.08	950.00	56200.00	79747.08			18597.12	2603.60	950.00	22150.72
1900000.00	19822.00	2775.08	950.00	57000.00	80547.08			18597.12	2603.60	950.00	22150.72
1910000.00	20405.00	2856.70	950.00	57800.00	82011.70			19209.60	2689.34	950.00	22848.94
1920000.00	20405.00	2856.70	950.00	58600.00	82811.70			19209.60	2689.34	950.00	22848.94
1930000.00	20405.00	2856.70	950.00	59400.00	83611.70			19209.60	2689.34	950.00	22848.94
1940000.00	20405.00	2856.70	950.00	60200.00	84411.70			19209.60	2689.34	950.00	22848.94
1950000.00	20405.00	2856.70	950.00	61000.00	85211.70			19209.60	2689.34	950.00	22848.94
1960000.00	20405.00	2856.70	950.00	61800.00	86011.70			19209.60	2689.34	950.00	22848.94
1970000.00	20405.00	2856.70	950.00	62600.00	86811.70			19209.60	2689.34	950.00	22848.94
1980000.00	20405.00	2856.70	950.00	63400.00	87611.70			19209.60	2689.34	950.00	22848.94
1990000.00	20405.00	2856.70	950.00	64200.00	88411.70			19209.60	2689.34	950.00	22848.94
2000000.00	20405.00	2856.70	950.00	65000.00	89211.70			19209.60	2689.34	950.00	22848.94
2100000.00	20988.00	2938.32	1160.00	73000.00	98086.32			19822.08	2775.09	1320.00	23917.17
2200000.00	21571.00	3019.94	1160.00	81000.00	106750.94			20434.56	2860.84	1320.00	24615.40
2300000.00	22154.00	3101.56	1160.00	90500.00	116915.56			21047.04	2946.59	1320.00	25313.63

SAME AS FOR NATURAL PERSONS

SAME AS FOR NATURAL PERSONS

Stowell & Co



ATTORNEYS, NOTARIES PUBLIC AND CONVEYANCERS

TABLES FOR CALCULATION OF PURCHASER'S COST WITH EFFECT FROM 1st MARCH 2015

These calculations are approximations and for the guidance of the Purchaser only

Incorporating the new Deeds Office Tax effective from 1 May 2015

TRANSFER COSTS							BOND COSTS				
Price/ Value	Trf Fee	V.A.T. @ 14%	Deeds Office Tax	Natural-Person		Legal-Person		Bond Fees	V.A.T. @ 14%	Deeds Office Tax	Total
				Transfer Duty	Total	Transfer Duty	Total				
2400000.00	22737.00	3183.18	1160.00	101500.00	128580.18	SAME AS FOR	SAME AS FOR	21659.52	3032.33	1320.00	26011.85
2500000.00	23320.00	3264.80	1160.00	112500.00	140244.80			22272.00	3118.08	1320.00	26710.08
2600000.00	23903.00	3346.42	1160.00	123500.00	151909.42			22884.48	3203.83	1320.00	27408.31
2700000.00	24486.00	3428.04	1160.00	134500.00	163574.04			23496.96	3289.57	1320.00	28106.53
2800000.00	25069.00	3509.66	1160.00	145500.00	175238.66			24109.44	3375.32	1320.00	28804.76
2900000.00	25652.00	3591.28	1160.00	156500.00	186903.28			24721.92	3461.07	1320.00	29502.99
3000000.00	26235.00	3672.90	1160.00	167500.00	198567.90			25334.40	3546.82	1320.00	30201.22
3100000.00	26818.00	3754.52	1160.00	178500.00	210232.52			25946.88	3632.56	1320.00	30899.44
3200000.00	27401.00	3836.14	1160.00	189500.00	221897.14			26559.36	3718.31	1320.00	31597.67
3300000.00	27984.00	3917.76	1160.00	200500.00	233561.76			27171.84	3804.06	1320.00	32295.90
3400000.00	28567.00	3999.38	1160.00	211500.00	245226.38			27784.32	3889.80	1320.00	32994.12
3500000.00	29150.00	4081.00	1160.00	222500.00	256891.00			28396.80	3975.55	1320.00	33692.35
3600000.00	29733.00	4162.62	1160.00	233500.00	268555.62			29009.28	4061.30	1320.00	34390.58
3700000.00	30316.00	4244.24	1160.00	244500.00	280220.24			29621.76	4147.05	1320.00	35088.81
3800000.00	30899.00	4325.86	1160.00	255500.00	291884.86			30176.24	4224.67	1320.00	35720.91
3900000.00	31482.00	4407.48	1160.00	266500.00	303549.48			30846.72	4318.54	1320.00	36485.26
4000000.00	32065.00	4489.10	1160.00	277500.00	315214.10			33779.20	4729.09	1320.00	39728.29

BOND REPAYMENT CALCULATOR

Bond repayments per month to liquidate capital and interest on a reduction bond of R180 000.00

(Example: a bond of R180 000.00 over 20 years at 14.5% per annum = 180 x 12.80 = R2304.00 per month)

Yrs	9.00%	9.25%	9.50%	9.75%	10.00%	10.25%	10.50%	11.00%	11.50%	12.00%	12.25%
15	10.14	10.29	10.44	10.59	10.75	10.90	11.05	11.37	11.68	12.00	12.16
20	9.00	9.16	9.32	9.49	9.65	9.82	9.98	10.32	10.66	11.01	11.18
25	8.39	8.56	8.74	8.91	9.09	9.26	9.44	9.80	10.16	10.53	10.71
30	8.05	8.23	8.41	8.59	8.78	8.96	9.15	9.52	9.90	10.29	10.47
Yrs	12.50%	12.75%	13.00%	13.25%	13.50%	13.75%	14.00%	14.25%	14.50%	14.75%	15.00%
20	11.36	11.54	11.71	11.89	12.07	12.25	12.44	12.62	12.80	12.98	13.17
25	10.90	11.10	11.28	11.47	11.66	11.85	12.04	12.23	12.42	12.61	12.81
30	10.67	10.87	11.06	11.26	11.45	11.65	11.85	12.05	12.25	12.44	12.64
Yrs	15.25%	15.50%	16.00%	16.25%	16.50%	16.75%	17.00%	17.25%	17.50%	18.00%	18.50%
20	13.35	13.54	13.91	14.10	14.29	14.48	14.67	14.86	15.05	15.43	15.82
25	13.00	13.20	13.59	13.79	13.98	14.18	14.37	14.58	14.78	15.17	15.57

TRANSFER NOTES

TRANSFER DUTY WITH RESPECT TO NATURAL & LEGAL PERSONS IS:

No transfer duty up to R750 000 whether improved or unimproved land.

FOR PROPERTIES THAT COST MORE THAN R750000, PURCHASERS WILL PAY DUTY AS FOLLOWS:

A rate of 3% above value of R750000 up to R1250000

An amount of R15000 plus 6% of value over R1250000 up to R1750000

An amount R45000 plus 8% of value over R1750000 up to R2250000

An amount of R85000 plus 11% of value over R2250000

Postages and Petties, Fica compliance and other related services are an additional cost.

BOND NOTES

Please note that the financial institutions include their own administration and initial costs which must be added to the bond costs.

Postages and Petties, Fica compliance and other related services are an additional cost.

NB: For further details/information regarding these table contact:

EDDIE ROHRS : 082 801 8909