



# RE/MAX<sup>®</sup>

## BUYER'S GUIDE

Presented by:

*Morné Prinsloo*

Each Office Independently Owned and Operated

# BUYER'S GUIDE

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## MONEY MATTERS

### **Check Online Affordability Calculators**

The very first step in the home buying process is to evaluate your finances. The various online affordability calculators will do a great job to provide you with a rough idea of what you can afford, factoring in your Net salary and other fixed expenses.

**NOTE:** These are rough indications and not official pre-approval.

### **Acquire Pre-Bond Approval**

Financial institutions provide a pre-approval facility that allows you to discover what you can truly afford. The pre-qualification will state the bond amount, interest rate and instalment amount for which you qualify. You can either apply at banks directly and do all the leg work yourself, or you can work through a bond originator like BetterBond who will do the checks for you for free and will provide the pre-approval certificate within 24 hours.

### **How to Apply?**

The whole process can be done online. You will need:

- 1) Your latest payslip
- 2) Three months' worth of bank statements
- 3) A copy of your ID

**NOTE:** These amounts are only 100% finalised after the bank has completed a property valuation and has received a signed Offer to Purchase on the property in question.

### **Why should I get it?**

- Provides you with the assurance that you can afford the homes you're viewing.
- Lets sellers know that you are a serious buyer.
- Should it come to the point where more than one buyer has put in an offer, the pre-approval will boost the chances of your offer being the one that is accepted.

### **Additional costs to include in your budget:**

As a rule of thumb, you should allow for an additional 8%-10% of the amount of the purchase price of the property for all the other costs involved in purchasing a home. This excludes the deposit and covers costs such as Registration and Transfer Fees.



## PARTNER WITH A PROPERTY EXPERT

### Why Should I Use Morné?

#### Save Yourself Time

Just as any other service, real estate agents do the work so that you do not have to. But, unlike other professions, real estate agents aren't charging you for this service.

#### See Unlisted Properties

Real estate agents like Morné are also often privy to listings before they are uploaded to a property portal, which allows you first pick of any suitable listing as soon as they enter the market.

#### Avoid Catfish Listings

Morné are likely to have seen the property in person and will know if the property lives up to its online listing.

#### Draw On Years Of Experience

Through experience, good estate agents like Morné will also know which sorts of homes might blow a buyer's checklist out of the water and become the perfect match despite not meeting all the initial criteria.

#### Help You Negotiate The Best Price

Having an estate agent like Morné on your side during this negotiation process will save you both the stress of having to deal with it yourself and the financial burden of fumbling the offer.

#### How Do I Choose One (Agent) if not Morné?

**Below are a few questions you can ask to find out with whom to partner:**

1. Is this person qualified with a valid FFC and registered with the EAAB which regulates the industry?
2. Does this person listen and care about my needs?
3. Is this person more interested in helping me or helping themselves?
4. Is this person easily contactable?
5. Is this person knowledgeable about the local market and the real estate industry in general?
6. Is this agent affiliated with an established brand whose resources can be tapped into in order to help me find a home in the quickest amount of time?

#### Why Choose Morné / RE/MAX?

RE/MAX is the largest real estate brand in the world. In Southern Africa, we outnumber our closest competitor by nearly 1,000 agents. Most agents means most listings, which increases your chances of finding your dream home. Our agents also have access to internationally acclaimed training resources and the largest network of colleagues to call on for advice. Quite simply, you could not be in safer hands when working with Morné Prinsloo from RE/MAX masters.

## FIND YOUR PERFECT MATCH

Here's how to simplify your house hunting to ensure that you find your dream home before your patience runs out:

### **Get real with Morné your agent**

The quickest way to find a home is to make sure your **Morné** has a true understanding of what you're searching for. Explain anything and everything that could be useful to him.

### **Disclose non-negotiables**

Make sure you save both yourself and **Morné** some time by setting out all your non-negotiables up front (for example, number of bedrooms or budget).

### **Limit Property Portal Searches**

While it's good to keep an eye out for new stock that **Morné** might not have access to, buyers most often purchase on emotion and then justify with fact and reason, so spending too much time online and not enough time physically going to view properties will hurt your chances of finding your dream home.



## NAME YOUR PRICE

### 1) **Adopt a three-tier approach**

Set three budget targets: the highest offer you can afford to make, your ideal offer, and your low-ball offer. Depending on the market and the various other factors discussed below, you can reach a decision regarding which of these three numbers you would like to put forward as your initial offer.

### 2) **Clean up your conditions**

Apart from price, the offer that presents the lowest possibility for the sale to fall through is usually the one that a seller goes for. Here are a few ways to clean up your offer:

- Make sure you have pre-qualified bond approval.
- Sell your current property and have the funds readily available.
- Cash in any investments needed to cover the purchase price.

### 3) **Know your market**

Be aware of the kind of property market in which you currently find yourself:

- **Seller's market:**  
There will not be much room for price negotiations and you will have to put your best offer forward if they want to secure the property.
- **Buyer's market:**  
You'll have a little more room in which to negotiate and can go in lower with your initial offer.

### 4) **Involve Morné as your agent**

Your best bet would be to involve **Morné** as your agent in your decision-making process. As industry and suburb experts, **he** will be able to guide you into choosing an amount that will be appealing to the seller and will still suit your budget.



## READ THE FINE PRINT

### **What is an OTP?**

An offer to purchase (OTP) is essentially an agreement that lays out the terms and conditions of the property transaction between the buyer and seller. As with any contract, an OTP serves to protect the parties involved in the transaction and ensure that nothing is left to interpretation. If there is any ambiguity it could lead to a misunderstanding or conflict, so is best to be avoided. Once the OTP has been concluded and signed by each party, it becomes the deed of sale on the property.

### **What should I include?**

#### **1) Fixtures & Fittings**

Both parties must be in agreement as to what items are included in the sale of the property and what aren't. As a rule of thumb, any fixtures or fittings that have been attached to the property (nailed, bolted, glued or screwed down) will stay.

#### **2) Suspensive Conditions**

These include any pending conditions such as the sale of a buyer's current home, bond approval, and passing a home inspection. Once the suspensive condition has been fulfilled, Morné the real estate agent should be notified so that the OTP can be made unconditional. This step is vital because the contract could become null and void and the whole transaction could fall through if the requirements are not met within the allotted time.

#### **3) Date of Occupation**

This stipulates the date on which the seller will vacate the property, and you will take occupation, as well as the rates for occupational rent should you wish to move in before the property is transferred into your name (see step 8).



## HIRE INSPECTOR HOMES

### Understanding Your Rights

The voetstoots clause protects the seller against all defects — including defects that he does not know about. In the instance that a seller is aware of a defect and conceals it, you will be able to take action against the seller, provided you can prove that the seller deliberately hid it, which is not an easy task. This is why a thorough inspection is so important. Having the home inspected will provide you with an estimated cost of any repairs that are necessary before committing to the sale. Knowing whether there are any underlying problems with the house will provide you with the opportunity of making a more informed decision.

Once the home inspection is completed, purchasers should instruct the conveyancer to furnish them with the original ECOC before (to check that the property has indeed passed all the necessary checks) and after registration, since the legislation requires a property owner to be able to produce a valid certificate of compliance on request to an inspector.

### How does it work?

Sellers are contractually required to have all of their compliance certificates in order for the property transfer process to go ahead. These certificates include:

- an Electrical Compliance Certificate (ECOC) issued by a duly qualified electrician
- an Electrical Fence certificate (if the property is protected by an electrical fence and the electrical pulse emanated from the property)
- a Gas Certificate (if the property has permanent gas installations such as stoves, geyser etc.)

An estate agent like Morné may recommend their preferred electrician and home inspector to help a seller acquire these necessary documents. A seller is then free to choose his/her own if they prefer, arrange the inspection, and send the ECOCs to the transferring attorney. Morné the agent merely acts as an intermediary here – the legal responsibility is ultimately that of the seller, not the agent.





## SET A DATE WITH THE ORIGINATOR

Using a bond originator will take the hard work out of the bond application process, without costing buyers a cent. Bond originators services include:

- Assessing the buyer's financial situation and level of affordability.
- Advising them on the best way to finance their new home.
- Explaining all the different banks' home loan options and assist with the paperwork when applying for a bond.
- Liaising with all of the major banks and will negotiate the best possible deal on the buyer's behalf.

### Who to choose?

Choose a brand that is reputable and respected in the industry, such as BetterBond. Avoid originators who do any of the following:

1. Request an administration fee, as this service is normally free.
2. Buyers are not obliged to sign any agreement with the bond originator.
3. There should be no obligation for buyers to accept any of the offers that the bond originator comes back with.

### How do I apply?

Buyers will need to provide the originator with all their personal information such as their contact details and a copy of their ID document. They will also require the buyer's banking details, financial information and a copy of their latest salary slip or audited financials if the buyer is self-employed. The originator will complete the bond applications and will submit them to the banks on the buyer's behalf. Once the applications are submitted to the banks, the buyer should hear from the originator in the next three to five working days, provided the information given is correct and accepted by the banks.

### Why should I use them?

BetterBond has found that on average, buyers who work through them save up to 0.5% on their interest rate just by shopping around. To put this in rand value, on a R1.5 million home loan over 20 years, this would save you up to R120,000.



## SCHEDULE THE MOVING DATE

Below are the facts you will need to consider when setting a moving date:

### 1) **Length of Transfer Process**

Be sure to factor in the time it will take to register and transfer the property into your name before agreeing upon a moving date. This process, which includes registering for the new owner's bond, cancelling the previous owner's bond, and registering the sale at the Deeds Office, can take anywhere around three months. If you wish to move into the home before it is registered in your name, then you will be liable for occupational rent set by the original owner.

### 2) **Legally Binding Contracts**

If you already own a property which you sold in order to purchase a new property, you will have had to agree to a moving date with the buyer for his current home. Likewise, if you are renting, you will have to vacate the premises before the end of your lease agreement.

### 3) **External Factors**

You should also consider various other factors which might not be in your control, for example, the weather and the availability of professional movers. It is always wise to allow for some flexibility around the moving date. If, for example, you have to be out of your current property by the 31<sup>st</sup>, then ideally you would set the moving date a few days before this so that you will not be out on the streets if for whatever reason the moving date gets pushed back a bit.





### TRANSFER FEES AND BOND COSTS

Based on recommended fees for 2018. Values quoted based on Rand Value

BOND COSTS						TRANSFER COSTS							
Amount	Fees	15% Vat	D/O Levy	Post & Petties	Bond Total	Price/Value	Trf Fees	15% Vat	D/O Levy	Post & Petties	Trf Duty	Bond Total	Total Costs
R 100 000	R 4 600	R 829	R 35	R 925	R 6 389	R 100 000	R 4 600	R 834	R 35	R 925	R -	R 6 394	R 12 783
R 150 000	R 5 300	R 934	R 75	R 925	R 7 234	R 150 000	R 5 600	R 990	R 75	R 925	R -	R 7 590	R 14 824
R 200 000	R 6 000	R 1 039	R 75	R 925	R 8 039	R 200 000	R 6 000	R 1 050	R 75	R 925	R -	R 8 050	R 16 089
R 250 000	R 6 700	R 1 144	R 465	R 925	R 9 234	R 250 000	R 6 700	R 1 214	R 465	R 925	R -	R 9 304	R 18 537
R 300 000	R 7 400	R 1 249	R 465	R 925	R 10 039	R 300 000	R 7 400	R 1 319	R 465	R 925	R -	R 10 109	R 20 147
R 350 000	R 8 100	R 1 354	R 580	R 925	R 10 959	R 350 000	R 8 100	R 1 541	R 580	R 925	R -	R 11 046	R 22 005
R 400 000	R 8 800	R 1 459	R 580	R 925	R 11 764	R 400 000	R 8 800	R 1 446	R 580	R 925	R -	R 11 851	R 23 615
R 450 000	R 9 500	R 1 564	R 580	R 925	R 12 569	R 450 000	R 9 500	R 1 651	R 580	R 925	R -	R 12 656	R 25 225
R 500 000	R 10 200	R 1 669	R 580	R 925	R 13 374	R 500 000	R 10 200	R 1 756	R 580	R 925	R -	R 13 461	R 26 835
R 520 000	R 11 600	R 1 879	R 580	R 925	R 14 984	R 520 000	R 11 600	R 1 966	R 580	R 925	R -	R 15 071	R 30 055
R 540 000	R 11 600	R 1 879	R 580	R 925	R 14 984	R 540 000	R 11 600	R 1 966	R 580	R 925	R -	R 15 071	R 30 055
R 560 000	R 11 600	R 1 879	R 580	R 925	R 14 984	R 560 000	R 11 600	R 1 966	R 580	R 925	R -	R 15 071	R 30 055
R 580 000	R 11 600	R 1 879	R 580	R 925	R 14 984	R 580 000	R 11 600	R 1 966	R 580	R 925	R -	R 15 071	R 30 055
R 600 000	R 11 600	R 1 879	R 580	R 925	R 14 984	R 600 000	R 11 600	R 1 966	R 580	R 925	R -	R 15 071	R 30 055
R 620 000	R 13 000	R 2 089	R 815	R 925	R 16 829	R 620 000	R 13 000	R 2 211	R 815	R 925	R -	R 16 951	R 33 780
R 640 000	R 13 000	R 2 089	R 815	R 925	R 16 829	R 640 000	R 13 000	R 2 211	R 815	R 925	R -	R 16 951	R 33 780
R 660 000	R 13 000	R 2 089	R 815	R 925	R 16 829	R 660 000	R 13 000	R 2 211	R 815	R 925	R -	R 16 951	R 33 780
R 680 000	R 13 000	R 2 089	R 815	R 925	R 16 829	R 680 000	R 13 000	R 2 211	R 815	R 925	R -	R 16 951	R 33 780
R 700 000	R 13 000	R 2 089	R 815	R 925	R 16 829	R 700 000	R 13 000	R 2 211	R 815	R 925	R -	R 16 951	R 33 780
R 720 000	R 14 400	R 2 299	R 815	R 925	R 18 439	R 720 000	R 14 400	R 2 421	R 815	R 925	R -	R 18 561	R 37 000
R 740 000	R 14 400	R 2 299	R 815	R 925	R 18 439	R 740 000	R 14 400	R 2 421	R 815	R 925	R -	R 18 561	R 37 000
R 760 000	R 14 400	R 2 299	R 815	R 925	R 18 439	R 760 000	R 14 400	R 2 421	R 815	R 925	R -	R 18 561	R 37 000
R 780 000	R 14 400	R 2 299	R 815	R 925	R 18 439	R 780 000	R 14 400	R 2 421	R 815	R 925	R -	R 18 561	R 37 000
R 800 000	R 14 400	R 2 299	R 815	R 925	R 18 439	R 800 000	R 14 400	R 2 421	R 815	R 925	R -	R 18 561	R 37 000
R 820 000	R 15 800	R 2 509	R 930	R 925	R 20 164	R 820 000	R 15 800	R 2 648	R 930	R 925	R -	R 20 303	R 40 467
R 840 000	R 15 800	R 2 509	R 930	R 925	R 20 164	R 840 000	R 15 800	R 2 648	R 930	R 925	R -	R 20 303	R 40 467
R 860 000	R 15 800	R 2 509	R 930	R 925	R 20 164	R 860 000	R 15 800	R 2 648	R 930	R 925	R -	R 20 303	R 40 467
R 880 000	R 15 800	R 2 509	R 930	R 925	R 20 164	R 880 000	R 15 800	R 2 648	R 930	R 925	R -	R 20 303	R 40 467
R 900 000	R 15 800	R 2 509	R 930	R 925	R 20 164	R 900 000	R 15 800	R 2 648	R 930	R 925	R -	R 20 303	R 40 467
R 920 000	R 17 200	R 2 719	R 930	R 925	R 21 774	R 920 000	R 17 200	R 2 858	R 930	R 925	R 600	R 22 513	R 44 287
R 940 000	R 17 200	R 2 719	R 930	R 925	R 21 774	R 940 000	R 17 200	R 2 858	R 930	R 925	R 1 200	R 23 113	R 44 887
R 960 000	R 17 200	R 2 719	R 930	R 925	R 21 774	R 960 000	R 17 200	R 2 858	R 930	R 925	R 1 800	R 23 713	R 45 487
R 980 000	R 17 200	R 2 719	R 930	R 925	R 21 774	R 980 000	R 17 200	R 2 858	R 930	R 925	R 2 400	R 24 313	R 46 087
R 1 000 000	R 17 200	R 2 719	R 930	R 925	R 21 774	R 1 000 000	R 17 200	R 2 858	R 930	R 925	R 3 000	R 24 913	R 46 687
R 1 100 000	R 17 900	R 2 824	R 1 050	R 925	R 22 699	R 1 100 000	R 17 900	R 2 981	R 1 050	R 925	R 6 000	R 28 856	R 51 555
R 1 200 000	R 18 600	R 2 929	R 1 050	R 925	R 23 504	R 1 200 000	R 18 600	R 3 086	R 1 050	R 925	R 9 000	R 32 661	R 56 165
R 1 250 000	R 18 600	R 2 929	R 1 050	R 925	R 23 504	R 1 250 000	R 18 600	R 3 086	R 1 050	R 925	R 10 500	R 34 161	R 57 665
R 1 300 000	R 19 300	R 3 034	R 1 050	R 925	R 24 309	R 1 300 000	R 19 300	R 3 191	R 1 050	R 925	R 13 500	R 37 966	R 62 275
R 1 400 000	R 20 000	R 3 139	R 1 050	R 925	R 25 114	R 1 400 000	R 20 000	R 3 296	R 1 050	R 925	R 19 500	R 44 771	R 69 885
R 1 500 000	R 20 700	R 3 244	R 1 050	R 925	R 25 919	R 1 500 000	R 20 700	R 3 401	R 1 050	R 925	R 25 500	R 51 576	R 77 495
R 1 600 000	R 21 400	R 3 349	R 1 050	R 925	R 26 724	R 1 600 000	R 21 400	R 3 506	R 1 050	R 925	R 31 500	R 58 381	R 85 105
R 1 700 000	R 22 100	R 3 454	R 1 050	R 925	R 27 529	R 1 700 000	R 22 100	R 3 611	R 1 050	R 925	R 37 500	R 65 186	R 92 715
R 1 750 000	R 22 100	R 3 454	R 1 050	R 925	R 27 529	R 1 750 000	R 22 100	R 3 611	R 1 050	R 925	R 40 500	R 68 186	R 95 715
R 1 800 000	R 22 800	R 3 559	R 1 050	R 925	R 28 334	R 1 800 000	R 22 800	R 3 716	R 1 050	R 925	R 44 500	R 72 991	R 101 325
R 1 900 000	R 23 500	R 3 664	R 1 050	R 925	R 29 139	R 1 900 000	R 23 500	R 3 821	R 1 050	R 925	R 52 500	R 81 796	R 110 935
R 2 000 000	R 24 200	R 3 769	R 1 050	R 925	R 29 944	R 2 000 000	R 24 200	R 3 926	R 1 050	R 925	R 60 500	R 90 601	R 120 545
R 2 100 000	R 24 900	R 3 874	R 1 275	R 925	R 30 974	R 2 100 000	R 24 900	R 4 065	R 1 275	R 925	R 68 500	R 99 665	R 130 639
R 2 200 000	R 25 600	R 3 979	R 1 275	R 925	R 31 779	R 2 200 000	R 25 600	R 4 170	R 1 275	R 925	R 76 500	R 108 470	R 140 249
R 2 250 000	R 25 600	R 3 979	R 1 275	R 925	R 31 794	R 2 250 000	R 25 600	R 4 170	R 1 275	R 925	R 80 500	R 112 470	R 144 264
R 2 300 000	R 26 300	R 4 084	R 1 275	R 925	R 32 584	R 2 300 000	R 26 300	R 4 275	R 1 275	R 925	R 86 000	R 118 775	R 151 359
R 2 400 000	R 27 000	R 4 189	R 1 275	R 925	R 33 389	R 2 400 000	R 27 000	R 4 380	R 1 275	R 925	R 97 000	R 130 580	R 163 969
R 2 500 000	R 27 700	R 4 294	R 1 275	R 925	R 34 194	R 2 500 000	R 27 700	R 4 485	R 1 275	R 925	R 108 000	R 142 385	R 176 579
R 2 600 000	R 28 400	R 4 399	R 1 275	R 925	R 34 999	R 2 600 000	R 28 400	R 4 590	R 1 275	R 925	R 119 000	R 154 190	R 189 189
R 2 700 000	R 29 100	R 4 504	R 1 275	R 925	R 35 804	R 2 700 000	R 29 100	R 4 695	R 1 275	R 925	R 130 000	R 165 995	R 201 799
R 2 800 000	R 29 800	R 4 609	R 1 275	R 925	R 36 609	R 2 800 000	R 29 800	R 4 800	R 1 275	R 925	R 141 000	R 177 800	R 214 409
R 2 900 000	R 30 500	R 4 714	R 1 275	R 925	R 37 414	R 2 900 000	R 30 500	R 4 905	R 1 275	R 925	R 152 000	R 189 605	R 227 019
R 3 000 000	R 31 200	R 4 819	R 1 275	R 925	R 38 219	R 3 000 000	R 31 200	R 5 010	R 1 275	R 925	R 163 000	R 201 410	R 239 629
R 3 100 000	R 31 900	R 4 924	R 1 275	R 925	R 39 024	R 3 100 000	R 31 900	R 5 115	R 1 275	R 925	R 174 000	R 213 215	R 252 239
R 3 200 000	R 32 600	R 5 029	R 1 275	R 925	R 39 829	R 3 200 000	R 32 600	R 5 220	R 1 275	R 925	R 185 000	R 225 020	R 264 849
R 3 300 000	R 33 300	R 5 134	R 1 275	R 925	R 40 634	R 3 300 000	R 33 300	R 5 325	R 1 275	R 925	R 196 000	R 236 825	R 277 459
R 3 400 000	R 34 000	R 5 239	R 1 275	R 925	R 41 439	R 3 400 000	R 34 000	R 5 430	R 1 275	R 925	R 207 000	R 248 630	R 290 069
R 3 500 000	R 34 700	R 5 344	R 1 275	R 925	R 42 244	R 3 500 000	R 34 700	R 5 535	R 1 275	R 925	R 218 000	R 260 435	R 302 679

# INCOME QUALIFICATIONS

Maximum Home Loan calculated over a 20 Year Loan Term - Values quoted based on Rand Value

Salary	Maximum Instalment	9.25%	9.50%	9.75%	10.0%	10.25%	10.50%	10.75%	11%
15 000	4 500	491 338	482 765	474 425	R 466 311	R 458 415	R 450 730	R 443 250	R 435 967
17 000	5 100	556 850	547 133	537 682	R 528 486	R 519 537	R 510 828	R 502 350	R 494 096
19 000	5 700	622 361	611 502	600 938	R 590 660	R 580 659	R 570 925	R 561 450	R 552 225
21 000	6 300	687 873	675 871	664 195	R 652 835	R 641 781	R 631 022	R 620 550	R 610 354
23 000	6 900	753 385	740 239	727 451	R 715 010	R 702 903	R 691 120	R 679 650	R 668 483
25 000	7 500	818 896	804 608	790 708	R 777 185	R 764 025	R 751 217	R 738 750	R 726 612
27 000	8 100	884 408	868 976	853 965	R 839 359	R 825 147	R 811 314	R 797 850	R 784 740
29 000	8 700	949 920	933 345	917 221	R 901 534	R 886 269	R 871 412	R 856 950	R 842 869
31 000	9 300	1 015 431	997 714	980 478	R 963 709	R 947 391	R 931 509	R 916 050	R 900 998
33 000	9 900	1 080 943	1 062 082	1 043 735	R 1 025 884	R 1 008 513	R 991 607	R 975 149	R 959 127
35 000	10 500	1 146 455	1 126 451	1 106 991	R 1 088 058	R 1 069 635	R 1 051 704	R 1 034 249	R 1 017 256
37 000	11 100	1 211 967	1 190 820	1 170 248	R 1 150 233	R 1 130 757	R 1 111 801	R 1 093 349	R 1 075 385
39 000	11 700	1 277 478	1 255 188	1 233 505	R 1 212 408	R 1 191 879	R 1 171 899	R 1 152 449	R 1 133 514
41 000	12 300	1 342 990	1 319 557	1 296 761	R 1 274 583	R 1 253 001	R 1 231 996	R 1 211 549	R 1 191 643
42 000	12 600	1 375 746	1 351 741	1 328 390	R 1 305 670	R 1 283 562	R 1 262 045	R 1 241 099	R 1 220 707
44 000	13 200	1 441 258	1 416 110	1 391 646	R 1 367 845	R 1 344 684	R 1 322 142	R 1 300 199	R 1 278 836
46 000	13 800	1 506 769	1 480 478	1 454 903	R 1 430 020	R 1 405 806	R 1 382 239	R 1 359 299	R 1 336 965
48 000	14 400	1 572 281	1 544 847	1 518 160	R 1 492 195	R 1 466 928	R 1 442 337	R 1 418 399	R 1 395 094
50 000	15 000	1 637 793	1 609 216	1 581 416	R 1 554 369	R 1 528 050	R 1 502 434	R 1 477 499	R 1 453 223
52 000	15 600	1 703 304	1 673 584	1 644 673	R 1 616 544	R 1 589 172	R 1 562 531	R 1 536 599	R 1 511 352
54 000	16 200	1 768 816	1 737 953	1 707 930	R 1 678 719	R 1 650 294	R 1 622 629	R 1 595 699	R 1 569 481
56 000	16 800	1 834 328	1 802 321	1 771 186	R 1 740 894	R 1 711 416	R 1 682 726	R 1 654 799	R 1 627 610
58 000	17 400	1 899 840	1 866 690	1 834 443	R 1 803 068	R 1 772 538	R 1 742 824	R 1 713 899	R 1 685 739
60 000	18 000	1 965 351	1 931 059	1 897 700	R 1 865 243	R 1 833 660	R 1 802 921	R 1 772 999	R 1 743 868
62 000	18 600	2 030 863	1 995 427	1 960 956	R 1 927 418	R 1 894 782	R 1 863 018	R 1 832 099	R 1 801 997
64 000	19 200	2 096 375	2 059 796	2 024 213	R 1 989 593	R 1 955 904	R 1 923 116	R 1 891 199	R 1 860 126
66 000	19 800	2 161 886	2 124 165	2 087 470	R 2 051 767	R 2 017 026	R 1 983 213	R 1 950 299	R 1 918 254
68 000	20 400	2 227 398	2 188 533	2 150 726	R 2 113 942	R 2 078 148	R 2 043 310	R 2 009 399	R 1 976 383
70 000	21 000	2 292 910	2 252 902	2 213 983	R 2 176 117	R 2 139 270	R 2 103 408	R 2 068 499	R 2 034 512
72 000	21 600	2 358 421	2 317 270	2 277 239	R 2 238 292	R 2 200 392	R 2 163 505	R 2 127 599	R 2 092 641
74 000	22 200	2 423 933	2 381 639	2 340 496	R 2 300 467	R 2 261 514	R 2 223 602	R 2 186 699	R 2 150 770
76 000	22 800	2 489 445	2 446 008	2 403 753	R 2 362 641	R 2 322 636	R 2 283 700	R 2 245 799	R 2 208 899
78 000	23 400	2 554 957	2 510 376	2 467 009	R 2 424 816	R 2 383 758	R 2 343 797	R 2 304 899	R 2 267 028
80 000	24 000	2 620 468	2 574 745	2 530 266	R 2 486 991	R 2 444 880	R 2 403 895	R 2 363 999	R 2 325 157
82 000	24 600	2 685 980	2 639 113	2 593 523	R 2 549 166	R 2 506 002	R 2 463 992	R 2 423 099	R 2 383 286
84 000	25 200	2 751 492	2 703 482	2 656 779	R 2 611 340	R 2 567 124	R 2 524 089	R 2 482 199	R 2 441 415
86 000	25 800	2 817 003	2 767 851	2 720 036	R 2 673 515	R 2 628 246	R 2 584 187	R 2 541 299	R 2 499 544
88 000	26 400	2 882 515	2 832 219	2 783 293	R 2 735 690	R 2 689 368	R 2 644 284	R 2 600 399	R 2 557 673
90 000	27 000	2 948 027	2 896 588	2 846 549	R 2 797 865	R 2 750 490	R 2 704 381	R 2 659 499	R 2 615 802
92 000	27 600	3 013 539	2 960 957	2 909 806	R 2 860 039	R 2 811 612	R 2 764 479	R 2 718 599	R 2 673 930
94 000	28 200	3 079 050	3 025 325	2 973 063	R 2 922 214	R 2 872 734	R 2 824 576	R 2 777 699	R 2 732 059
96 000	28 800	3 144 562	3 089 694	3 036 319	R 2 984 389	R 2 933 856	R 2 884 673	R 2 836 799	R 2 790 188
98 000	29 400	3 210 074	3 154 062	3 099 576	R 3 046 564	R 2 994 978	R 2 944 771	R 2 895 898	R 2 848 317
100 000	30 000	3 275 585	3 218 431	3 162 833	R 3 108 739	R 3 056 100	R 3 004 868	R 2 954 998	R 2 906 446
120 000	36 000	3 930 702	3 862 117	3 795 399	R 3 730 486	R 3 667 320	R 3 605 842	R 3 545 998	R 3 487 735
140 000	42 000	4 585 820	4 505 804	4 427 966	R 4 352 234	R 4 278 539	R 4 206 816	R 4 136 998	R 4 069 025

Income Qualifications Maximum Home Loan calculated over a 20 Year Loan Term. Please note: Should a salary amount fall between the indicated fields, it is recommended to use the lesser amount. Any existing properties registered in the name of an applicant/s will affect the affordability of any new purchase. It is important to know if the existing property will be sold / leased.



**Morné Prinsloo**

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CERTIFIED DISTRESSED PROPERTY EXPERT



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