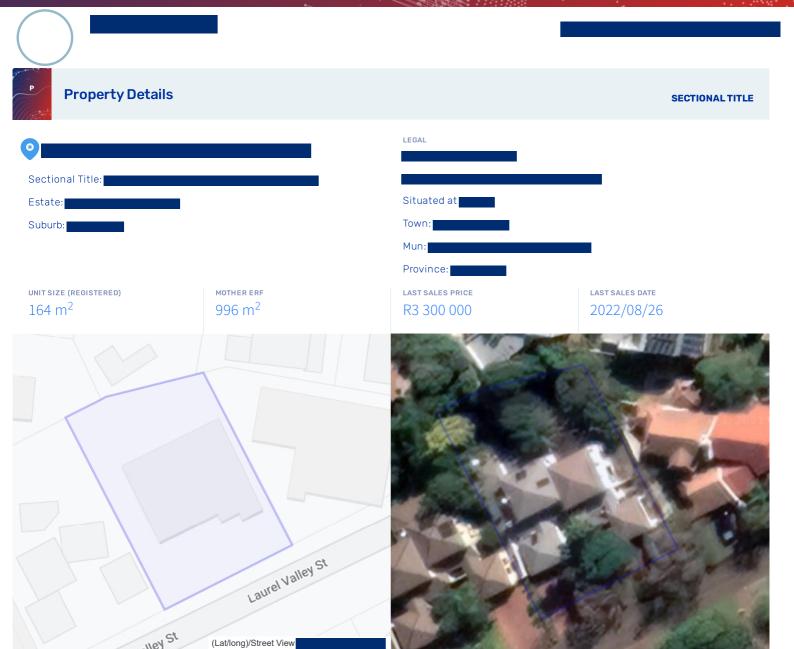
# **Property Value Buyer Report**



#### **Automated Valuation Details**

ESTIMATED VALUE OF YOUR PROPERTY

R 3 350 000

ESTIMATED VALUE RANGE OF PROPERTY

R 3 030 000 - R 3 940 000



An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by a valuer. The confidence gauge indicates the probability that the estimated value is correct within 20% of the predicted value.

#### **Municipal Valuation**

VALUATION AMOUNT R 4 500 000

ESTIMATED MONTHLY RATES

R 4 552 .08

YEAR OF VALUATION 2020

RATING PERIOD 2017/2018

USAGE CATEGORY
RESIDENTIAL

USAGE

RESIDENTIAL

#### Property Affordability (Pre-calculated)

#### What are the costs involved in purchasing the property?

How much would the once off fees of buying this property be?

ESTIMATED REGISTRATION AND TRANSFER COST

## Total bond registration costs

R 59 447

Deeds office fee for bond registration

beds office fee for boild registration

Conveyancer's fee - Bond registration

Registratio

Registration sundries, postage and petties

Bond VAT

### **Total Property Transfer Costs**

R 243 947

 $R\,36\,631\;\text{p/m}$ 

Conveyancer's transfer fee

Transfer VAT

Deeds office fee for property transfer



Transfer sundries, postage and petties



Transfer duty

•

## What are the estimated monthly costs

once I own the property?

Bond installment

Purchase price

Prime interest rate

Rates and taxes

Loan terms (years)

Monthly administration fee



## What happens if I pay extra every month?

	NO ADDITIONAL PAYMENT	ADDITIONAL 5%	ADDITIONAL 10%	ADDITIONAL 15%		
dditional Monthly Payment R 0		R 1 700.51	R 3 401.02	R 5 101.53		
Total Monthly Payment	R 34 010.17	R 35 710.68	R 37 411.19	R 39 111.70 R 3 044 106.20 R 1 768 334.60		
Total Interest	R 4 812 440.50	R 3 997 371.00	R 3 447 245.00			
Total Interest Saved	R 0	R 815 069.80	R 1 365 195.80			
Loan Term (Months)	240	206	182			
Loan Term (Years)	20	17.17	15.17	13.67		
Months Saved	0	34	58	76		
Total Loan Repayment	R 8 162 440.50	R 7 347 371.00	R 6 797 245.00	R 6 394 106.00		

### **Market Stock**



## **Suburb Demographics**

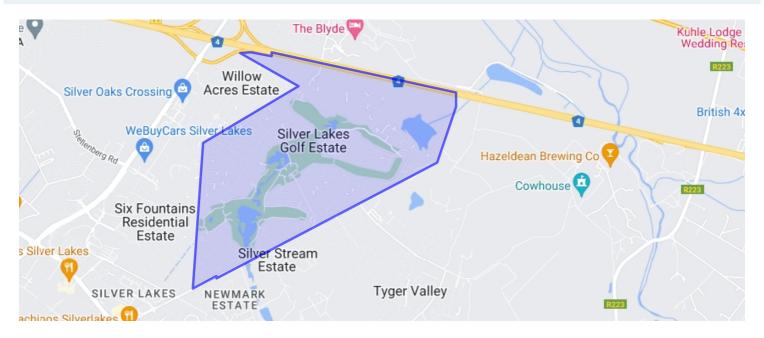
AVERAGE HOUSEHOLD INCOME RANGE >R175.000

NUMBER OF ADULTS 4363

PREDOMINANT LSM LSM 10 High



#### **Investment Desirability Score**



#### PROPORTION PROPERTY DEBT



**Higher scores** indicate that this suburb likely has a lower percentage of total home Rand value tied up in home loans.

**Lower scores** indicate that there is a greater proportion of Rand value tied up in property debt.

Higher scores are more desirable since these are as will be more stable and owners in the area have equity in their property value.

#### **DEMAND**



**Higher scores** indicate that this suburb likely has a good number of recent property sales

**Lower scores** indicate that the property has a slower turnover of property sales compared to other suburbs in the country.

Higher scores are more desirable since they indicate demand for property in the area. This metric should be interpreted in combination with the others, particularly house price growth since some areas may have a high number of sales due to residents selling low to get out of the area.

#### **HOUSE PRICE GROWTH**



**Higher scores** indicate a higher likelihood that property values will grow at a higher rate than the national average over time.

**Lower scores** indicate that the property values in the suburb will grow at a rate lower than that of the national average over time.

#### **ACCESS TO AMENITIES**



**Higher scores** indicate that the suburb likely has better access to amenities such as universities, the Gautrain, beaches and other attractions.

**Lower scores** indicate that the suburb likely has less access to attractive amenities for example in outlying areas where being remote is an attractive attribute of the suburb.

Proximity to amenities is a benefit to a potential buyer who is interested in the convenience that proximity to amenities holds and tend to lead to higher property values.







	ADDRESS	UNIT  SECTIONAL SCHEME	ERF PORTION	DISTANCE	REG DATE	SALES DATE	UNIT SIZE	AREA UNDER ROOF	SALES PRICE			
11				827			<b>165</b> R 11 515/m2	<b>0</b> R 1 900 000/m2	<b>R 1 900</b> <b>000</b> cash	3	2	1
12				827			<b>153</b> R 15 000/m2	<b>153</b> R 15 000/m2	<b>R 2 295</b> <b>000</b> cash	2	2	1
13				869			<b>137</b> R 17 883/m2	0 R 2 450 000/m2	R 2 450 000 cash			
14				918			<b>158</b> R 17 082/m2	0 R 2 699 000/m2	<b>R 2 699</b> <b>000</b> cash			
15				918			<b>158</b> R 17 082/m2	0 R 2 699 000/m2	R 2 699 000 cash			
16				918			<b>159</b> R 16 509/m2	0 R 2 625 000/m2	R 2 625 000 cash			
17				918			<b>158</b> R 17 082/m2	0 R 2 699 000/m2	R 2 699 000 cash			
18				918			<b>158</b> R 16 361/m2	0 R 2 585 000/m2	<b>R 2 585</b> <b>000</b> cash			
19				918			<b>159</b> R 16 660/m2	0 R 2 649 000/m2	R 2 649 000 cash			
20			-	918			<b>157</b> R 16 873/m2	<b>167</b> R 15 862/m2	<b>R 2 649</b> <b>000</b> cash	0	0	0

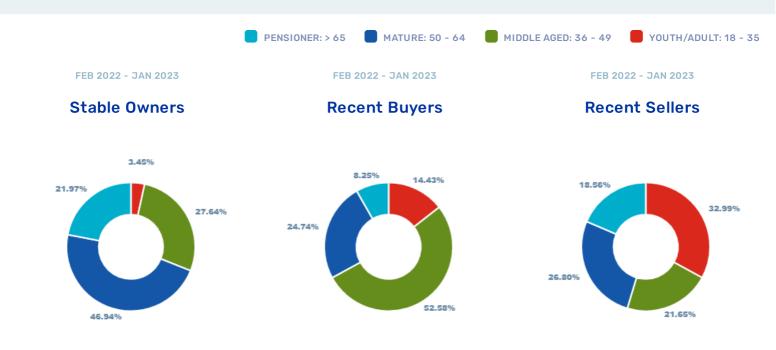
## Offer to purchase

## **Transfer History**

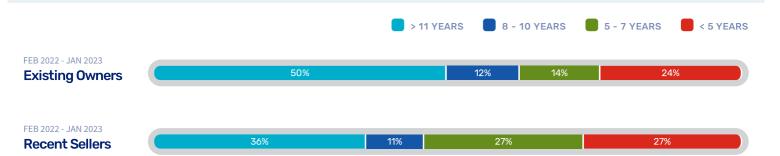




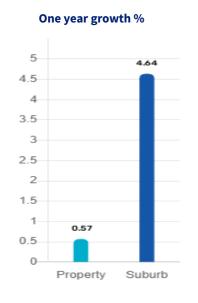
#### Age of Owners

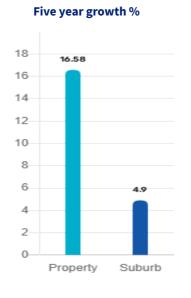






#### **Return On Investment**





#### One year property value forecast



This future value is based on Lightstone's comprehensive suburb inflation forecast model and reflects a forecast of the potential value of the property one year from now.



#### **Drive Times**



#### **Amenities**



FILLING STATION

No filling stations in the proximity



POLICE STATION

No police stations in the proximity



**BUS STATION** 

No bus stations in the proximity



SHOPPING CENTRE

1.94 km

Silver Oaks Crossing Shopping Centre

2 km

Lofts at Silverlakes Shopping Centre

2.25 km

Chamberlain Centre



HOSPITAL/CLINIC

0.26 km

Thetherapist.Co.Za

1.89 km

Intercare Hazeldean

2.65 km

Intercare Silver Lakes



EDUCATION

0.19 km

Curro Hazeldean Private School

0.28 km

Curro Hazeldean High School

1.24 km

Curro College

#### **Disclaimer**

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