

TRANSFER COSTS						
PURCHASE PRICE	FEE	POSTS	VAT	DEEDS	TRANSFER DUTY	TOTAL
125 000.01	3 900.00	600.00	630.00	70.00	0.00	5 200.00
150 000.01	4 200.00	600.00	672.00	350.00	0.00	5 822.00
175 000.01	4 400.00	600.00	700.00	350.00	0.00	6 050.00
200 000.01	4 800.00	600.00	756.00	350.00	0.00	6 506.00
250 000.01	5 500.00	600.00	854.00	350.00	0.00	7 304.00
300 000.01	5 900.00	600.00	910.00	450.00	0.00	7 860.00
350 000.01	6 400.00	600.00	980.00	450.00	0.00	8 430.00
400 000.01	6 900.00	600.00	1 050.00	450.00	0.00	9 000.00
450 000.01	7 500.00	600.00	1 134.00	450.00	0.00	9 684.00
500 000.00	7 500.00	600.00	1 134.00	450.00	0.00	9 684.00
500 000.01	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
520 000.00	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
540 000.00	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
560 000.00	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
580 000.00	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
600 000.00	8 500.00	600.00	1 274.00	550.00	0.00	10 924.00
600 001.00	9 500.00	600.00	1 414.00	550.00	0.03	12 064.03
620 000.00	9 500.00	600.00	1 414.00	550.00	600.00	12 664.00
640 000.00	9 500.00	600.00	1 414.00	550.00	1 200.00	13 264.00
660 000.00	9 500.00	600.00	1 414.00	550.00	1 800.00	13 864.00
680 000.00	9 500.00	600.00	1 414.00	550.00	2 400.00	14 464.00
700 000.00	9 500.00	600.00	1 414.00	550.00	3 000.00	15 064.00
720 000.00	10 500.00	600.00	1 554.00	550.00	3 600.00	16 804.00
740 000.00	10 500.00	600.00	1 554.00	550.00	4 200.00	17 404.00
760 000.00	10 500.00	600.00	1 554.00	550.00	4 800.00	18 004.00
780 000.00	10 500.00	600.00	1 554.00	550.00	5 400.00	18 604.00
800 000.00	10 500.00	600.00	1 554.00	550.00	6 000.00	19 204.00
820 000.00	11 500.00	600.00	1 694.00	550.00	6 600.00	20 944.00
840 000.00	11 500.00	600.00	1 694.00	550.00	7 200.00	21 544.00
860 000.00	11 500.00	600.00	1 694.00	550.00	7 800.00	22 144.00
880 000.00	11 500.00	600.00	1 694.00	550.00	8 400.00	22 744.00
900 000.00	11 500.00	600.00	1 694.00	550.00	9 000.00	23 344.00
920 000.00	12 500.00	600.00	1 834.00	550.00	9 600.00	25 084.00
940 000.00	12 500.00	600.00	1 834.00	550.00	10 200.00	25 684.00
960 000.00	12 500.00	600.00	1 834.00	550.00	10 800.00	26 284.00
980 000.00	12 500.00	600.00	1 834.00	550.00	11 400.00	26 884.00
1 000 000.00	12 500.00	600.00	1 834.00	550.00	12 000.00	27 484.00
1 000 001.00	13 000.00	600.00	1 904.00	650.00	12 000.05	28 154.05
1 100 000.00	13 000.00	600.00	1 904.00	650.00	17 000.00	33 154.00
1 200 000.00	13 500.00	600.00	1 974.00	650.00	22 000.00	38 724.00
1 300 000.00	14 000.00	600.00	2 044.00	650.00	27 000.00	44 294.00
1 400 000.00	14 500.00	600.00	2 114.00	650.00	32 000.00	49 864.00
1 500 000.00	15 000.00	600.00	2 184.00	650.00	37 000.00	55 434.00
1 500 001.00	15 500.00	600.00	2 254.00	650.00	37 000.08	56 004.08
1 600 000.00	15 500.00	600.00	2 254.00	650.00	45 000.00	64 004.00
1 700 000.00	1 600.00	600.00	308.00	650.00	53 000.00	56 158.00
1 800 000.00	16 500.00	600.00	2 394.00	650.00	61 000.00	81 144.00
1 900 000.00	17 000.00	600.00	2 464.00	650.00	69 000.00	89 714.00
2 000 000.00	17 500.00	600.00	2 534.00	650.00	77 000.00	98 284.00
2 200 000.00	18 500.00	600.00	2 674.00	850.00	93 000.00	115 624.00
2 400 000.00	19 500.00	600.00	2 814.00	850.00	109 000.00	132 764.00
2 600 000.00	20 500.00	600.00	2 954.00	850.00	125 000.00	149 904.00
2 800 000.00	21 500.00	600.00	3 094.00	850.00	141 000.00	167 044.00
3 000 000.00	22 500.00	600.00	3 234.00	850.00	157 000.00	184 184.00
3 200 000.00	23 500.00	600.00	3 374.00	1 050.00	173 000.00	201 524.00
3 400 000.00	24 500.00	600.00	3 514.00	1 050.00	189 000.00	218 664.00
3 600 000.00	25 500.00	600.00	3 654.00	1 050.00	205 000.00	235 804.00
3 800 000.00	26 500.00	600.00	3 794.00	1 050.00	221 000.00	252 944.00
4 000 000.00	27 500.00	600.00	3 934.00	1 050.00	237 000.00	270 084.00
4 200 000.00	28 500.00	600.00	4 074.00	1 050.00	253 000.00	287 224.00
4 400 000.00	29 500.00	600.00	4 214.00	1 050.00	269 000.00	304 364.00
4 600 000.00	30 500.00	600.00	4 354.00	1 050.00	285 000.00	321 504.00
4 800 000.00	31 500.00	600.00	4 494.00	1 050.00	301 000.00	338 644.00
5 000 000.00	32 500.00	600.00	4 634.00	1 050.00	317 000.00	355 784.00

BOND COSTS					
BOND AMOUNT	FEE	POSTS	VAT	DEEDS	TOTAL
100 000.01	2 600.00	615.00	450.10	310.00	3 975.10
125 000.01	2 700.00	615.00	464.10	310.00	4 089.10
150 000.01	2 900.00	615.00	492.10	350.00	4 357.10
175 000.01	3 000.00	615.00	506.10	350.00	4 471.10
200 000.01	3 300.00	615.00	548.10	350.00	4 813.10
250 000.01	3 700.00	615.00	604.10	350.00	5 269.10
300 000.01	4 100.00	615.00	660.10	450.00	5 825.10
350 000.01	4 600.00	615.00	730.10	450.00	6 395.10
400 000.01	5 000.00	615.00	786.10	450.00	6 851.10
450 000.01	5 400.00	615.00	842.10	450.00	7 307.10
500 000.01	6 200.00	615.00	954.10	550.00	8 319.10
600 000.01	7 000.00	615.00	1 066.10	550.00	9 231.10
700 000.01	7 800.00	615.00	1 178.10	550.00	10 143.10
800 000.01	8 600.00	615.00	1 290.10	550.00	11 055.10
900 000.01	9 400.00	615.00	1 402.10	550.00	11 967.10
1 000 000.01	9 800.00	615.00	1 458.10	700.00	12 573.10
1 100 000.01	10 200.00	615.00	1 514.10	700.00	13 029.10
1 200 000.01	10 600.00	615.00	1 570.10	700.00	13 485.10
1 300 000.01	11 000.00	615.00	1 626.10	700.00	13 941.10
1 400 000.01	11 400.00	615.00	1 682.10	700.00	14 397.10
1 500 000.01	11 800.00	615.00	1 738.10	700.00	14 853.10
1 600 000.01	12 200.00	615.00	1 794.10	700.00	15 309.10
1 700 000.01	12 600.00	615.00	1 850.10	700.00	15 765.10
1 800 000.01	13 000.00	615.00	1 906.10	700.00	16 221.10
1 900 000.01	13 400.00	615.00	1 962.10	700.00	16 677.10
2 000 000.01	13 800.00	615.00	2 018.10	1 050.00	17 483.10
2 100 000.01	14 200.00	615.00	2 074.10	1 050.00	17 939.10
2 200 000.01	14 600.00	615.00	2 130.10	1 050.00	18 395.10
2 300 000.01	15 000.00	615.00	2 186.10	1 050.00	18 851.10
2 400 000.01	15 400.00	615.00	2 242.10	1 050.00	19 307.10

The table below gives the monthly repayment per R1000.00 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
9.00%	9.00	8.05	14.00%	12.44	11.85
9.50%	9.32	8.41	14.50%	12.80	12.25
10.00%	9.65	8.78	15.00%	13.17	12.64
10.50%	9.98	9.15	15.50%	13.54	13.05
11.00%	10.32	9.52	16.00%	13.91	13.45
11.50%	10.66	9.90	16.50%	14.29	13.85
12.00%	11.01	10.29	17.00%	14.67	14.26
12.50%	11.36	10.67	17.50%	15.05	14.66
13.00%	11.72	11.06	18.00%	15.43	15.07
13.50%	12.07	11.45	18.50%	15.82	15.48

TRANSFER DUTY RATES - Natural & Legal Person	
PURCHASE PRICE	RATE
R0- R600 000	0% (exempt)
R600 001 - R1mil	3% on value between R600 000 and R1mil
R1 000 001 - R1.5mil	R12 000 plus 5% on value above R1 000 000
R1.5mil and above	R37 000 plus 8% on value above R1 000 000

CALCULATE YOUR OWN COSTS	
TRANSFER COSTS AS PER TABLE	R
BOND COSTS AS PER TABLE	R
FICA FEES	R
(estimated at R285.00 per Transfer or Bond)	
MUNICIPAL CLEARANCE	R
(estimated at R200.00 per property)	
LEVY CLEARANCE - SECT TITLE	R
(estimated at R850.00 per unit)	
BANK INITIATION & VALUATION FEE	R
(estimated at R5 700.00 per property, and not always payable on registration)	
ELECTRONIC INSTRUCTION FEE	R
(estimated at R600.00 per property)	
TOTAL CALCULATED	R