



Van Deventer & Van Deventer

— Incorporated —

Attorneys • Notaries • Conveyancers



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Mortgage Bond Costs

***BOND CANCELLATION FEES:** These range from R2300 upwards, depending on the financial institution involved and increases for every additional bond cancelled. To calculate your bond repayment, divide the bond amount by 1000 & multiply by the relevant factor.

Example of calculation: Bond of R1 000 000,00 at 11% over 20 years:

$$\frac{R1\ 000\ 000,00}{1000} \times 10,320 = R10\ 320,00\ P/M$$

Bond Amount	Conveyancing Fee	Post & Petties	Vat	Deeds Office	Total
150 000	5300	950	784	360	7 485
200 000	6000	950	973	400	8 323
250 000	6700	950	1 071	400	9 121
300 000	7400	950	1 169	400	9 919
350 000	8100	950	1 267	580	10 897
400 000	8800	950	1 365	580	11 695
450 000	9500	950	1 463	580	12 493
500 000	10200	950	1 561	580	13 291
550 000	11600	950	1 757	580	14 887
600 000	11600	950	1 757	580	14 887
650 000	13000	950	1 953	810	16 713
700 000	13000	950	1 953	810	16 713
750 000	14400	950	2 149	810	18 309
800 000	14400	950	2 149	810	18 309
850 000	15800	950	2 345	935	20 030
900 000	15800	950	2 345	935	20 030
950 000	17200	950	2 541	935	21 626
1 000 000	17200	950	2 541	935	21 626
1 100 000	17900	950	2 639	1050	22 539
1 200 000	18600	950	2 737	1050	23 337
1 300 000	19300	950	2 835	1050	24 135
1 400 000	20000	950	2 933	1050	24 933
1 500 000	20700	950	3 031	1050	25 731
1 600 000	21400	950	3 129	1050	26 529
1 700 000	22100	950	3 227	1050	27 327
1 800 000	22800	950	3 325	1050	28 125
1 900 000	23500	950	3 423	1050	28 923
2 000 000	24200	950	3 521	1050	29 721
2 200 000	25600	950	3 717	1456	31 723
2 400 000	27000	950	3 913	1456	33 319
2 600 000	28400	950	4 109	1456	34 915
2 800 000	29800	950	4 305	1456	36 511
3 000 000	31200	950	4 501	1456	38 107
3 200 000	32600	950	4 697	1456	39 703
3 400 000	34000	950	4 893	1456	41 299
3 600 000	35400	950	5 089	1456	42 895
3 800 000	36800	950	5 285	1456	44 491
4 000 000	38200	950	5 481	1456	46 087
4 200 000	39600	950	5 677	1765	47 992
4 400 000	41000	950	5 873	1765	49 588
4 600 000	42400	950	6 069	1765	51 184
4 800 000	43800	950	6 265	1765	52 780
5 000 000	45200	950	6 461	1765	54 376
5 500 000,00	46 950	950	6573	1765	56 238
6 000 000,00	48 700	950	6818	1765	58 233
6 500 000,00	50 450	950	7063	2100	60 563
7 000 000,00	52 200	950	7308	2100	62 558
7 500 000,00	53 950	950	7553	2100	64 553
8 000 000,00	55 700	950	7798	2100	66 548

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Transfer Costs

To assist you in the purchase of your new property, we have set out in the table below the costs involved therein (VAT inclusive). These costs apply whether the purchaser is a natural person or legal entity. Apart from these fees, the financial institutions also charge an initiation/valuation fee,

which varies depending on the institution. Provision should also be made for Rates & Taxes and additional disbursements which can range between R1,000 and R3,000 depending on the value of the Transfer or Bond.

Purchase Price	Transfer Costs	Post & Petties	Vat	Deeds Office	Transfer Duty	Total
500 000	10 200	950	1 561	580	0	13 291
550 000	11 600	950	1 757	580	0	14 887
600 000	11 600	950	1 757	580	0	14 887
650 000	13 000	950	1 953	815	0	16 718
700 000	13 000	950	1 953	815	0	16 718
750 000	14 400	950	2 149	815	0	18 314
800 000	14 000	950	2 149	815	0	18 314
850 000	15 800	950	2 345	930	0	20 025
900 000	15 800	950	2 345	930	0	20 025
950 000	17 200	950	2 541	930	1 500	23 121
1 000 000	17 200	950	2 541	930	3 000	24 621
1 100 000	17 900	950	2 639	1050	6 000	28 539
1 200 000	18 600	950	2 737	1050	9 000	32 337
1 300 000	19 300	950	2 835	1050	13 500	37 635
1 400 000	20 000	950	2 933	1050	19 500	44 433
1 500 000	20 700	950	3 031	1050	25 500	51 231
1 600 000	21 400	950	3 129	1050	31 500	58 029
1 700 000	22 100	950	3 227	1050	37 500	64 827
1 800 000	22 800	950	3 325	1050	44 500	72 625
1 900 000	23 500	950	3 423	1050	52 500	81 423
2 000 000	24 200	950	3 521	1050	60 500	90 221
2 200 000	25 600	950	3 717	1275	76 500	108 042
2 400 000	27 000	950	3 913	1275	97 000	130 138
2 600 000	28 400	950	4 109	1275	119 000	153 734
2 800 000	29 800	950	4 305	1275	141 000	177 330
3 000 000	31 200	950	4 501	1275	163 000	200 926
3 200 000	32 600	950	4 697	1275	185 000	224 522
3 400 000	34 000	950	4 893	1275	207 000	248 118
3 600 000	35 400	950	5 089	1275	229 000	271 714
3 800 000	36 800	950	5 285	1275	251 000	295 310
4 000 000	38 200	950	5 481	1275	273 000	318 906
4 200 000	39 600	950	5 677	1750	295 000	342 977
4 400 000	41 000	950	5 873	1750	317 000	366 573
4 600 000	42 400	950	6 069	1750	339 000	390 169
4 800 000	43 800	950	6 265	1750	361 000	413 765
5 000 000	45 200	950	6 461	1750	383 000	437 361
5 500 000	46 950	950	6 706	1750	438 000	494 356
6 000 000	48 700	950	6 951	1750	493 000	551 351
6 500 000	50 450	950	7 196	2100	548 000	608 696
7 000 000	52 200	950	7 441	2100	603 000	665 691
7 500 000	53 950	950	7 686	2100	658 000	722 686
8 000 000	55 700	950	7 931	2100	713 000	779 681
8 500 000	57 450	950	8 176	2455	768 000	837 031
9 000 000	59 200	950	8 421	2455	823 000	894 026
9 500 000	60 950	950	8 666	2455	878 000	951 021
10 000 000	62 700	950	8 911	2455	933 000	1 008 016
20 000 000	97 700	950	13 811	3505	2 233 000	2 348 966
30 000 000	132 700	950	18 711	4675	3 533 000	3 690 036
40 000 000	167 700	950	23 611	4675	4 833 000	5 029 936
50 000 000	202 700	950	28 511	4675	6 133 000	6 369 836
60 000 000	237 700	950	33 411	4675	7 433 000	7 709 736
70 000 000	272 700	950	38 311	4675	8 733 000	9 049 636

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