



Property Details

Property
Details

Summerfield View
2 Bed 1 Bath 1 Carport

Price R 535 000

Costs R 0

Deposit R 0

Bond Amount R 535 000

Interest Rate 9.0 %

Loan Term 30 Years

Instalment R 4 306.75

Levy R 513

Management Fee 10 %

Vacancy 0 %

Rental R 4 500

Rent/Value Ratio 0.84%

Capital Growth Rate 10 %

Rental Growth Rate 10 %

Levy Growth Rate 5 %

Vacancy/Maintenance Rate 0 %

Property Analysis - 30 Year Forecast

Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Value	535 000.00	588 500.00	647 350.00	712 085.00	783 293.50	861 622.85	947 785.14	1 042 563.65	1 146 820.01	1 261 502.01	1 387 652.22	1 526 417.44	1 679 059.18	1 846 965.10	2 031 661.61
Bond Amount	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00
Instalment	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75
Rental	4 500.00	4 950.00	5 445.00	5 989.50	6 588.45	7 247.30	7 972.02	8 769.23	9 646.15	10 610.76	11 671.84	12 839.03	14 122.93	15 535.22	17 088.74
Levy	513.00	538.65	565.58	593.86	623.55	654.73	687.47	721.84	757.93	795.83	835.62	877.40	921.27	967.34	1 015.70
Management Fee	450.00	495.00	544.50	598.95	658.85	724.73	797.20	876.92	964.61	1 061.08	1 167.18	1 283.90	1 412.29	1 553.52	1 708.87
Vacancy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shortfall/Month	-769.75	-390.40	28.17	489.94	999.30	1 561.08	2 180.60	2 863.71	3 616.85	4 447.11	5 362.28	6 370.97	7 482.61	8 707.61	10 057.41
Shortfall/Year	-9 237.00	-4 684.80	338.01	5 879.26	11 991.60	18 733.00	26 167.24	34 364.54	43 402.20	53 365.28	64 347.41	76 451.62	89 791.33	104 491.32	120 688.96
ROI	0.00%	1141.99%	33238.66%	3012.03%	2070.56%	1743.57%	1577.49%	1477.00%	1409.65%	1361.38%	1325.08%	1296.79%	1274.13%	1255.57%	1240.10%
Available Equity	0.00	53 500.00	112 350.00	177 085.00	248 293.50	326 622.85	412 785.14	507 563.65	611 820.01	726 502.01	852 652.22	991 417.44	1 144 059.18	1 311 965.10	1 496 661.61
Year	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040
Value	2 234 827.77	2 458 310.55	2 704 141.60	2 974 555.76	3 272 011.34	3 599 212.47	3 959 133.72	4 355 047.09	4 790 551.80	5 269 606.98	5 796 567.68	6 376 224.45	7 013 846.89	7 715 231.58	8 486 754.74
Bond Amount	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00	535 000.00
Instalment	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75	4 306.75
Rental	18 797.62	20 677.38	22 745.12	25 019.63	27 521.59	30 273.75	33 301.12	36 631.24	40 294.36	44 323.80	48 756.18	53 631.79	58 994.97	64 894.47	71 383.92
Levy	1 066.49	1 119.81	1 175.81	1 234.60	1 296.33	1 361.14	1 429.20	1 500.66	1 575.69	1 654.48	1 737.20	1 824.06	1 915.26	2 011.03	2 111.58
Management Fee	1 879.76	2 067.74	2 274.51	2 501.96	2 752.16	3 027.37	3 330.11	3 663.12	4 029.44	4 432.38	4 875.62	5 363.18	5 899.50	6 489.45	7 138.39
Vacancy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shortfall/Month	11 544.61	13 183.08	14 988.05	16 976.32	19 166.36	21 578.48	24 235.06	27 160.70	30 382.48	33 930.19	37 836.61	42 137.80	46 873.46	52 087.25	57 827.20
Shortfall/Year	138 535.38	158 196.91	179 856.59	203 715.83	229 996.27	258 941.80	290 820.76	325 928.46	364 589.80	407 162.29	454 039.31	505 653.66	562 481.56	625 046.97	693 926.39
ROI	1227.00%	1215.77%	1206.04%	1197.53%	1190.02%	1183.36%	1177.40%	1172.05%	1167.22%	1162.83%	1158.84%	1155.18%	1151.83%	1148.75%	1145.91%
Available Equity	1 699 827.77	1 923 310.55	2 169 141.60	2 439 555.76	2 737 011.34	3 064 212.47	3 424 133.72	3 820 047.09	4 255 551.80	4 734 606.98	5 261 567.68	5 841 224.45	6 478 846.89	7 180 231.58	7 951 754.74