

Investment Summary:		<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>		
Development: NewCastle													
Est value of Property-Growth @	10,0%	R 385 000	R 423 500	R 465 850	R 512 435	R 563 679	R 620 046	R 682 051	R 750 256	R 825 282	R 907 810		
Total Shortfall												R -	+
Outstanding Bond:												R 244 166	+
Total (Bond+Shortfall)												R 244 166	=
Estimated Position after 10 years with an initial investment of R -												→ INCOME: R 663 644	
Purchase Price of Property:		R 350 000											
		R 20 000											
100% Bond Amount		R 330 000	R 324 872	R 319 179	R 312 858	R 305 841	R 298 051	R 289 402	R 279 800	R 269 140	R 257 305		
End of Year Outstanding Bond:		R 324 872	R 319 179	R 312 858	R 305 841	R 298 051	R 289 402	R 279 800	R 269 140	R 257 305	R 244 166		
Bond Interest:	10,5%												
Bond Term (Years):	20												
Monthly Bond Repayment:		-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	-R 3 295	
Less Monthly Expenses:	Increase:												
Levies: Home Owners Ass.	8,0%	R 500	R 540	R 583	R 630	R 680	R 735	R 793	R 857	R 925	R 1 000		
Rates & Taxes	8,0%	R 200	R 216	R 233	R 252	R 272	R 294	R 317	R 343	R 370	R 400		
Total Expenses		R 700	R 756	R 816	R 882	R 952	R 1 029	R 1 111	R 1 200	R 1 296	R 1 399		
Monthly Rental													
Projected Rental Income:	10,0%	R 3 500	R 3 850	R 4 235	R 4 659	R 5 124	R 5 637	R 6 200	R 6 821	R 7 503	R 8 253		
Net Rental Income:		R 2 800	R 3 094	R 3 419	R 3 777	R 4 172	R 4 608	R 5 090	R 5 621	R 6 207	R 6 854		
Monthly Cash Requirement:		-R 495	-R 201	R 124	R 482	R 877	R 1 314	R 1 795	R 2 326	R 2 912	R 3 559		
Special Investment Saving		R 6 000											
Annual Shortfall / Income:		R 64,16	-R 2 408	R 1 486	R 5 785	R 10 528	R 15 763	R 21 540	R 27 914	R 34 947	R 42 706		

INVESTMENT SCENARIO BASED ON A 100% BOND ALTHOUGH FINANCE REQUIREMENTS DEPENDS ON CLIENT CREDIT RATING