

GOOD NEWS!!

Now you can become a proud owner of a Sierra Views apartment without depleting your cash.

Only R10,000.00 to secure ... payable within 7 days of signing the Offer to Purchase, but refundable on day of registration

100% Loans (Loan = Purchase Price) available to approved clients!

NO TRANSFER + BOND REGISTRATION COSTS (T & C' as disclosed below).

When you purchase in **SIERRA VIEWS**.

The Developer is paying your property registration as well as your bond registration costs on your behalf provided the Seller's Attorney (Hanekom Batchelor) attends to both the transfer of the unit and the bond registration onto your name. Hanekom Batchelor may attend to registrations of all participating banks (ABSA, Standard Bank & Nedbank).

Very important:

Should your preferred bank or you as client elect to use another attorney of choice to register your bond, you as client will be liable for the global bond registration costs.

Should Hanekom Batchelor attend to your bond registration, the only cost you would be held responsible for, would be the bank's initiation fee, limited to R5,700.00 (VAT inclusive) as well as the Sectional Title Insurance Certificate your bondholder (your bank) would require from the Sierra Views Body Corporate, prior to registration. **Please note:** The bank would in most cases grant you the option to debit the initiation fee to your home loan account leaving you with only the insurance certificate to cater for in cash (an estimated R500.00).

- 🏦 Participating Banks are now willing to consider 100% loan applications (no deposit required)
- 🏦 A "clean" credit record would in most cases, be a prerequisite at time of application and furthermore you would have to prove to the financial institution that you can afford the monthly repayment

✚ Our affiliated home loan consultant,



Gert Fourie of Homeloan Junction (Cell: **084 797 5948** ; Tel: **021 946 4992**, Fax: **086 440 1312**, gert@hljunction.co.za) will consult with you in person (in private) and will apply on your behalf at the bank of your choice. We kindly request you to cooperate with the consultant by submitting all relevant documentation enabling him to finalize your loan application successfully and in a prompt manner. However, should you for some or other reason not feel at comfort with Gert, kindly inform us and we will link you up with an alternative consultant

✚ Monthly repayment on a loan of R799 000 (SIERRA VIEWS's Current Pricing) at the current prime interest rate of 9.25% and calculated over 30 years and 20 years, will cost you R6,573.18 and R7,317.78 per month respectively. You have to earn a gross salary (single or joint income) of round about R21 915 and R24,398 to qualify over 30 year and 20 year respectively.

Warm regards

Susan

Cell: 082 416 8965 ; info@3fold.co.za

Sales Consultant – Sierra Views