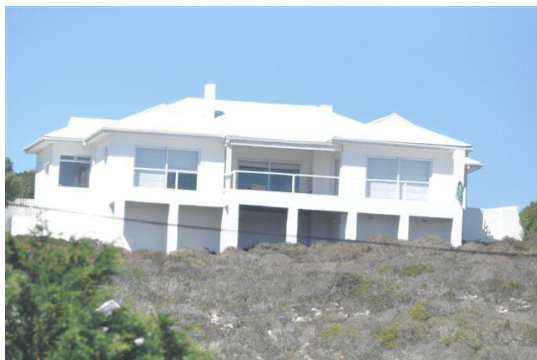




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Our property of the month is new in the market



More info on page 2

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**Calculating Transfer Duties:**

- R0 - R600 000 : No cost
- R600 000 to R1 000 000 :  
3% above R600 000
- R1 000 001 to R1 500 000 :  
R12 000 + 5% above R1 000 000
- Above R1 500 000 :  
R37 000 + 8% above R1 500 000

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**Property of the month info**

**SOLE MANDATE**

**R 3 950 000**



Views, views, north-facing views... This lovely open plan beach house with white washed wooden floors offers 120 degree sea views. Priced to sell, don't miss this opportunity!



**Elize 082 898 9536 / Henk 082 895 8685**

## Properties sold by us in March



### ABOUT : PAINTING DISASTERS

It's easy to blame the paint but...Did you know

1. In 9 out of 10 cases of "Painting Disasters" the paint was not to blame but the application, preparation or poor workmanship was.
2. The majority of people paint when there is a problem like peeling, cracking, damp etc.
3. On average every 1 hour of painting requires 5 hours of painting.
4. After a "Paint Disaster" most people read the instructions for the first time.
5. Quality paint only adheres to clean, dry properly prepared surfaces.
6. The quality on paint that is manufactured can be controlled by standards set by the SABS, but the same could not be said for the workmanship.
7. "YOU GET WHAT YOU PAY FOR". Quality paint does not come cheaply. Insist on manufacturers with a tried, tested and proven track record.
8. When budgeting for painting the cost of labour, preparation and application usually contribute more to the total cost than the paint does.
9. Waterproofing cost represent less than 1% of the total cost of a building and yet 60% of all painting complaints relate to waterproofing problems. Do not economise falsely in this area.
10. The function of paint is to decorate, but just as importantly to protect.

### REMEMBER

With the right paint, the right contractor, the right contract and the right specification you can avoid painting disasters.

Compiled by : Angus Nel

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Legal

**VOETSTOOTS – Regte en verpligtinge van Kopers & Verkopers**

Baie kopers en verkopers is onder die indruk dat eiendoms transaksies nie meer *voetstoots* plaasvind nie as gevolg van die werking van die Wet op Verbruikers Beskerming of “Consumer Protection Act” soos dit algemeen bekend staan. Dit is 'n totaal verkeerde aanname en die feit van die saak is dat *voetstoots* nog baie sterk staan in die Suid Afrikaanse reg.

Om dit eenvoudig te stel: Die algemene reël is dat 'n transaksie tussen twee privaat persone steeds *voetstoots* kan wees as die partye so ooreenkom. As die verkoop van eiendom egter 'n besigheid is van die verkoper of een van sy besigheidsbedrywighede is (iets waaruit hy in die algemeen inkomste verdien), kan hy nie *voetstoots* verkoop nie. Voorbeelde van persone wat nie eiendom *voetstoots mag* verkoop nie is 'n eiendomspekulant, eiendomsontwikkelaar of bouer.

Die feit dat die eiendom deur middel van 'n eiendomsagent verkoop word verander nie die situasie nie en die meeste woonhuise kan dus steeds *voetstoots* verkoop word.

Wat is die doel dan van *voetstoots*? *Voetstoots* moet die onskuldige verkoper beskerm teen gebreke of foute in sy eiendom waarvan hy **nie geweet het nie of nie behoort te geweet nie**. As 'n pyp binne in 'n muur mooontlik begin lek het voor die eiendom verkoop is, maar die klamigheid slaan eers later deur, sal die verkoper nie aanspreeklik wees nie **omdat hy nie daarvan geweet het nie**.

*Voetstoots* is egter nie daar om skelm verkopers te help om foute weg te steek nie en gaan ook nie die agterlosige verkoper beskerm wat vergeet het van 'n fout nie. Die verkoper wat weet van 'n fout wat onsigbaar is of nie met 'n eenvoudige ondersoek opgespoor kan word nie, moet dit openbaar. Hy moet dit self doen of deur sy eiendomsagent. Voorbeelde van sulke foute is 'n vog problem wat nie sigbaar is nie omdat die mure pas gevef is of 'n dak wat net lek as die wind op 'n sekere manier waai. Die plig om te openbaar beteken darem nie dat die verkoper elke fout moet lys nie. As foute duidelik is, byvoorbeeld 'n mat in die voorportaal met 'n lang skeur, of met 'n eenvoudige inspeksie opgespoor kan word, soos 'n toilet wat nie spoel nie, is daar geen plig op die verkoper om dit uit te wys nie.

If it is accepted that the purpose of *voetstoots* is to protect the innocent seller, what can a prudent purchaser do to protect himself? **Look out for our next issue and we will tell you.**

**Artikel deur: Cobus Slabber (TERBLANCHE SLABBER PIETERS PROKUREURS)**

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**HOME LOANS : HOW TO QUALIFY CLIENTS BASED ON INCOME**

GROSS COMBINED SALARY X 30% DIVIDED BY 9,65(20YEARS)  
OR 8,78(30YEARS) X 1000.

Example – R15000 x 30% divided 9,65 x 1000 = R466 321 maximum  
loan amount.

The monthly repayment on this loan amount will be R466 321 x 9,65 =  
R4496,90.

It is very important for the client to understand the bank will take all  
expenses into account to ensure he/she has sufficient surplus  
available to cover the monthly home loan repayment.

Information provided by: Karen Gaynham

Tel. 021 557 9401 / Fax. 021 413 2048

Email. [karen.gaynham@betterbond.co.za](mailto:karen.gaynham@betterbond.co.za)



## Properties in the market



R 475 000

21



With spectacular views on Fynbos farmland and the possibility of lovely sea views, what else can you ask for?

Elize 082 898 9536 / Henk 082 895 8685

[www.sellaproerty.co.za](http://www.sellaproerty.co.za)



R 807 000

24



Find this 722m<sup>2</sup> plot in one of the quieter areas of Yzerfontein with the beach only metres away.

Henk 082 895 8685 / Elize 082 898 9536

[www.sellaproerty.co.za](http://www.sellaproerty.co.za)

## YOUR BI-MONTHLY PROPERTY NEWSLETTER : April 2012



44

R 1 290 000



With a view! Very neat 3 bedroom house with 2 bathrooms, 2 garages and an established garden. A definite must-see!



Elize 082 898 9536 / Henk 082 895 8685

[www.sellaproerty.co.za](http://www.sellaproerty.co.za)



29

R 2 150 000



Light and airy! This sunny house consists of 3 bedrooms, 3 bathrooms, plus a bonus of a separate flat and a double garage.



Henk 082 895 8685 / Elize 082 898 9536

[www.sellaproerty.co.za](http://www.sellaproerty.co.za)

## Important Numbers

Ambulance	10177
Darling Pharmacy	022 492 2782
Dr. Lindie Walters	022 451 2941
Fire / Electricity / Water	022 487 9400
First Choice Medics	083 316 7607
Municipal Police Yzerfontein	082 925 2244
Netcare Blaauwberg Hospital	021 554 9000
NSRI Yzerfontein	082 824 1404
Police	022 492 2314
SPCA Darling	022 492 2781
The Village Vet	022 492 3780
Yzerfontein Armed Response	082 961 0366
Yzerfontein Municipality	022 451 2366



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In the next issue (June/July): How to qualify your agent for a Sole Mandate.