

SAN RIDGE
 **HEIGHTS**



Your adventure starts here.

Live the lifestyle you deserve!



What We Have to Offer at San Ridge Heights, Midrand.



24-Hour security



DSTV (Plug-and-play)



Private, gardens (2-bed ground floor units)



Fitness track



Kids' play areas



Laundromat



Kiosk



Car wash



Fibre ready

Modern, upmarket apartments

This security complex nestled in the heart of Midrand ensures hassle-free living for a fast-paced lifestyle. These modern apartments are neatly built with quality finishes for your comfort and offers shopping convenience with Carlswald Lifestyle Centre and San Ridge Square within walking distance from your home. It is located close to the N1 highway and other major routes. Public transport is highly accessible, with the complex being situated next to numerous bus and taxi routes, including Gautrain.

Live the lifestyle you deserve at San Ridge Heights!
High rental demand, excellent investment.



Don't wait to buy property.
Buy property and wait.

Purchasing Process

1

Select your unit

Based on your needs and price range we'll help you to select the best unit. In certain instances you can reserve a unit for a maximum period of 24 hours.

2

Sign the agreement of sale and provide all fica documentation

FICA documents include a copy of your ID, proof of residence and your tax number on a SARS letterhead.

3

Securing deposit

A R10 000 cash securing deposit is to be paid to the conveyancer when signing the Agreement of Sale. The conveyancer holds your deposit in trust until transfer. The purchaser earns the interest on the deposit until transfer. Although we only require a R10 000 securing deposit, the banks may insist on a bigger deposit.

4

Balance of purchase price

In addition to the deposit payable, you will have to provide guarantees for the balance of the purchase price within 30 days of signing the agreement of sale.

There are various types of guarantees:

1. **Payment in full.** Payment of the full amount into the conveyancer's trust account. You earn interest on those funds until transfer.
2. **Bank guarantee.** Your bank reserves your funds for the purchase and provides a guarantee for the purchase amount. As account holder, you continue to earn interest on your funds until it is paid over upon transfer for the purchase of the unit.
3. **Home loan.** An approved home loan by a major bank is regarded as a guarantee.

How much do I qualify for?

Monthly
repayment
amount



30%
of combined
gross income

To qualify for a home loan, the bank's lending criteria dictates that the monthly repayment amount may not exceed 30% of your combined gross income.

Banks should approve your loan if:

- Your income and employment are consistent and can be verified.
- Your income is sufficient to cover your current expenses plus the new home loan repayment.
- Your credit record is clean and it shows that you conduct your finances well.

We can help with your application

With our **in-house bond originator, EUF**, we make your home loan application process as easy as possible. It's a free service to you where you simply correspond with one person who liaises with the banks on your behalf. All home loan applications are exclusively facilitated by EUF.

Frequently Asked Questions

Q Can I purchase a property at San Ridge Heights subject to sale of another current property?

No. Due to the uncertainty of how long it will take to sell your property and the selling conditions at San Ridge Heights to deliver guarantees within 30 days, you cannot buy a unit subject to sale of another. However, if your property has already been sold successfully, the risk is less and timelines can be agreed upon. In this case, please discuss it in more detail with your sales consultant.

Q When do I start paying my home loan when I buy from the developer?

The full purchase price has to be secured by means of pre-approved finance or a cash guarantee from the bank within 30 days from when you signed for the property, but you will only start paying your home loan to the bank once the property registers at the deeds office. You can occupy the unit before it registers, in which case you will have to pay occupational rent from the date of occupation until registration.

Q What about transfer costs and other fees?

Transfer and bond registration costs and NHBRC registration fees are included because you are buying directly from the developer. Home loan clients might be charged a 'bond initiation' fee by the bank. This fee varies between the different banks but is normally around R6 000 and can be included in the bond term, if requested.

Q Can I make any exterior or interior changes to my unit?

When buying into a sectional title development like San Ridge Heights, exterior changes to your unit are not allowed. Interior cosmetic changes, on the other hand, are allowed. This will include cupboards, lights, and painting of walls. This must be discussed with your sales consultant.

Q What monthly costs are payable from date of occupation?

- a) Levies:** monthly levies are payable to the body corporate to cover expenses incurred by the estate, such as security, exterior maintenance, structural insurance, garden services, and the management of the estate. Levies are calculated based on the size of the unit.
- b) Rates and Taxes:** monthly rates and taxes are payable to the municipality. You have to open a municipal account after registration of your unit and the municipality will invoice you according to their property valuation.
- c) Pre-paid Electricity:** you can buy pre-paid water and electricity through the pre-paid vendor's application, through your banking application, or at most retail outlets. There are various energy efficiency elements built into each unit that help keep utility costs as low as possible.

Q Can I do any additions or expand my unit?

This development is built based on a sectional title scheme. It therefore has a body corporate with governing conduct rules. Should you wish to do any additions or changes to the property that is visible from the outside, you will need to get body corporate approval first.

Q What is occupational rent?

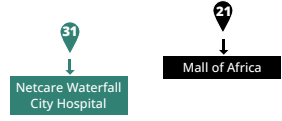
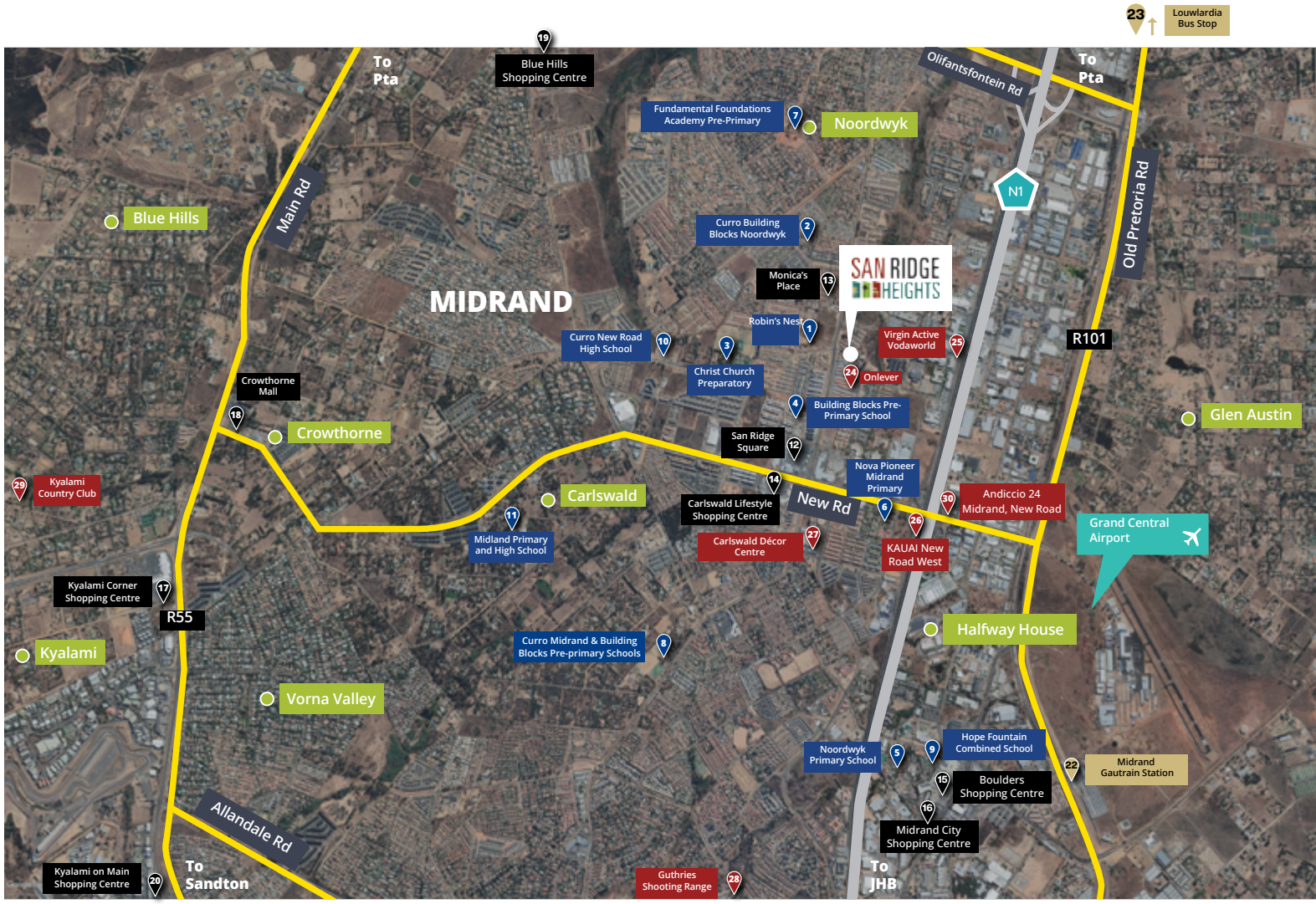
Buyers must pay occupational rent to the developer if they move into a unit before ownership of the property has legally transferred into their name. Occupational rent is paid monthly in advance before the 7th of the month and is calculated from the day that the buyer moves into the property up to the date that the property registers in the buyer's name.

Q Is San Ridge Heights pet friendly?

No. No animals are permitted in the estate.

Welcome to the neighbourhood

Amenities within 10 to 15 minutes from the estate



Schools

- 1. Robin's Nest (Crèche) 350 m
- 2. Curro Building Blocks Noordwyk 1.1 km
- 3. Christ Church Preparatory 1.2 km
- 4. Building Blocks Pre-primary School 1.3 km
- 5. Noordwyk Primary School 1.7 km
- 6. Nova Pioneer Midrand Primary 1.9 km
- 7. Fundamental Foundations Academy Pre-primary 2.0 km
- 8. Curro Midrand & Building Blocks Pre-primary Schools 2.7 km
- 9. Hope Fountain Combined School 3.5 km
- 10. Curro New Road High School 3.5 km
- 11. Midland Primary and High School 3.7 km

Shopping Centres

- 12. San Ridge Square 1.3 km
- 13. Monica's Place 1.4 km
- 14. Carlswald Lifestyle Shopping Centre 1.8 km
- 15. Boulders Shopping Centre 4.1 km
- 16. Midrand City Shopping Centre 4.5 km
- 17. Kyalami Corner Shopping Centre 4.8 km
- 18. Crowthorne Mall 5.4 km
- 19. Blue Hills Shopping Centre 6.9 km
- 20. Kyalami on Main Shopping Centre 8.2 km
- 21. Mall of Africa 9.3 km

Accessibility

- 22. Midrand Gautrain Station 4.6 km
 - 23. Loulwardia Bus Stop
- Easy access to roads like N1, New Road and Olifantsfontein
On Gautrain bus route

Sports and Recreation

- 24. Onlever 350 m
- 25. Virgin Active Vodaworld 950 m
- 13. Tshilis, Monica's Place 1.0 km
- 12. Thai Express Midrand, San Ridge Square 1.1 km
- 26. KAUI New Road West 1.1 km
- 14. Cubaña Midrand, News Cafe, Piatto Restaurant, Carlswald Centre 1.8 km
- 27. Carlswald Décor Centre 1.9 km
- 28. Guthries Shooting Range 4.7 km
- 29. Kyalami Country Club 9.3 km
- 30. Andiccio 24 Midrand, New Road 11.1 km

Hospitals and Day Clinics

- 13. HEALTH-WorX Medical & Dental Centre, Carlswald Centre 1.8 km
- 31. Netcare Waterfall City Hospital 8.5 km

Grow rich in your sleep with our excellent investment opportunity

Let us take care of your investment

Central Developments, in partnership with CSi Rentals, make investment easy. We offer our investors the option of a turnkey rental placement and management service. The rental demand in Midrand is very high and Noordwyk is a popular suburb. In addition to the high rental demand, excellent capital growth is likely due to the development's perfect location in a desirable and growing area.

100% BOND		Year	m ²	Purchase Price (capital growth estimated at 5% p.a. esc.)	Expected Rental pm (gross with 5% p.a. esc.)	Estimated Levy pm (5% p.a. esc.)	Estimated Rates pm	Net Rental Income pm	ROI (excl capital growth)	Total Return on Investment (capital growth + net rental income)	Shortfall or surplus (Rental income- levy-rates)
APARTMENT SECOND FLOOR 2 Bedrooms, 1 bathroom with covered balcony, carport.	1	54	R 835,000	R 7,450	R 1,423	R 622	R 5,405	7.8%	R 106,610	12.8%	R -3,644
	2	54	R 876,750	R 7,823	R 1,494	R 622	R 5,706	8.2%	R 112,314	13.5%	R -3,343
	3	54	R 920,588	R 8,214	R 1,569	R 622	R 6,023	8.7%	R 118,303	14.2%	R -3,026
APARTMENT FIRST FLOOR 2 Bedrooms, 1 bathroom with covered balcony, carport.	1	54	R 865,000	R 7,550	R 1,423	R 627	R 5,500	7.6%	R 109,250	12.6%	R -3,874
	2	54	R 908,250	R 7,928	R 1,494	R 627	R 5,806	8.1%	R 115,089	13.3%	R -3,568
	3	54	R 953,663	R 8,324	R 1,569	R 627	R 6,128	8.5%	R 121,219	14.0%	R -3,246
APARTMENT GROUND FLOOR 2 Bedrooms, 1 bathroom with covered patio, private garden, carport.	1	54	R 930,000	R 7,950	R 1,423	R 653	R 5,874	7.6%	R 116,988	12.6%	R -4,204
	2	54	R 976,500	R 8,348	R 1,494	R 653	R 6,200	8.0%	R 123,229	13.3%	R -3,878
	3	54	R 1,025,325	R 8,765	R 1,569	R 653	R 6,543	8.4%	R 129,782	14.0%	R -3,535

Assumptions: Rental increase of 5% p.a. Levy escalation of 5% p.a. Calculated on 100% bond approved at a prime interest rate of 11.75% over 20 years.










90% BOND		Year	m ²	Purchase Price (capital growth estimated at 5% p.a. esc.)	Expected Rental pm (gross with 5% p.a. esc.)	Estimated Levy pm (5% p.a. esc.)	Estimated Rates pm	Net Rental Income pm	ROI (excl capital growth)	Total Return on Investment (capital growth + net rental income)	Shortfall or surplus (Rental income- levy-rates)
APARTMENT SECOND FLOOR 2 Bedrooms, 1 bathroom with covered balcony, carport.	1	54	R 835,000	R 6,550	R 1,423	R 480	R 4,647	6.7%	R 97,514	11.7%	R -3,497
	2	54	R 876,750	R 6,878	R 1,494	R 480	R 4,903	7.0%	R 102,678	12.3%	R -3,241
	3	54	R 920,588	R 7,221	R 1,569	R 480	R 5,173	7.4%	R 108,100	12.9%	R -2,972
APARTMENT FIRST FLOOR 2 Bedrooms, 1 bathroom with covered balcony, carport.	1	54	R 865,000	R 7,550	R 1,423	R 545	R 5,582	7.7%	R 110,234	12.7%	R -2,855
	2	54	R 908,250	R 7,928	R 1,494	R 545	R 5,888	8.2%	R 116,073	13.4%	R -2,548
	3	54	R 953,663	R 8,324	R 1,569	R 545	R 6,210	8.6%	R 122,203	14.1%	R -2,227
APARTMENT GROUND FLOOR 2 Bedrooms, 1 bathroom with covered patio, private garden, carport.	1	54	R 930,000	R 7,950	R 1,423	R 520	R 6,007	7.8%	R 118,584	12.8%	R -3,064
	2	54	R 976,500	R 8,348	R 1,494	R 520	R 6,333	8.2%	R 124,825	13.4%	R -2,737
	3	54	R 1,025,325	R 8,765	R 1,569	R 520	R 6,676	8.6%	R 131,378	14.1%	R -2,395

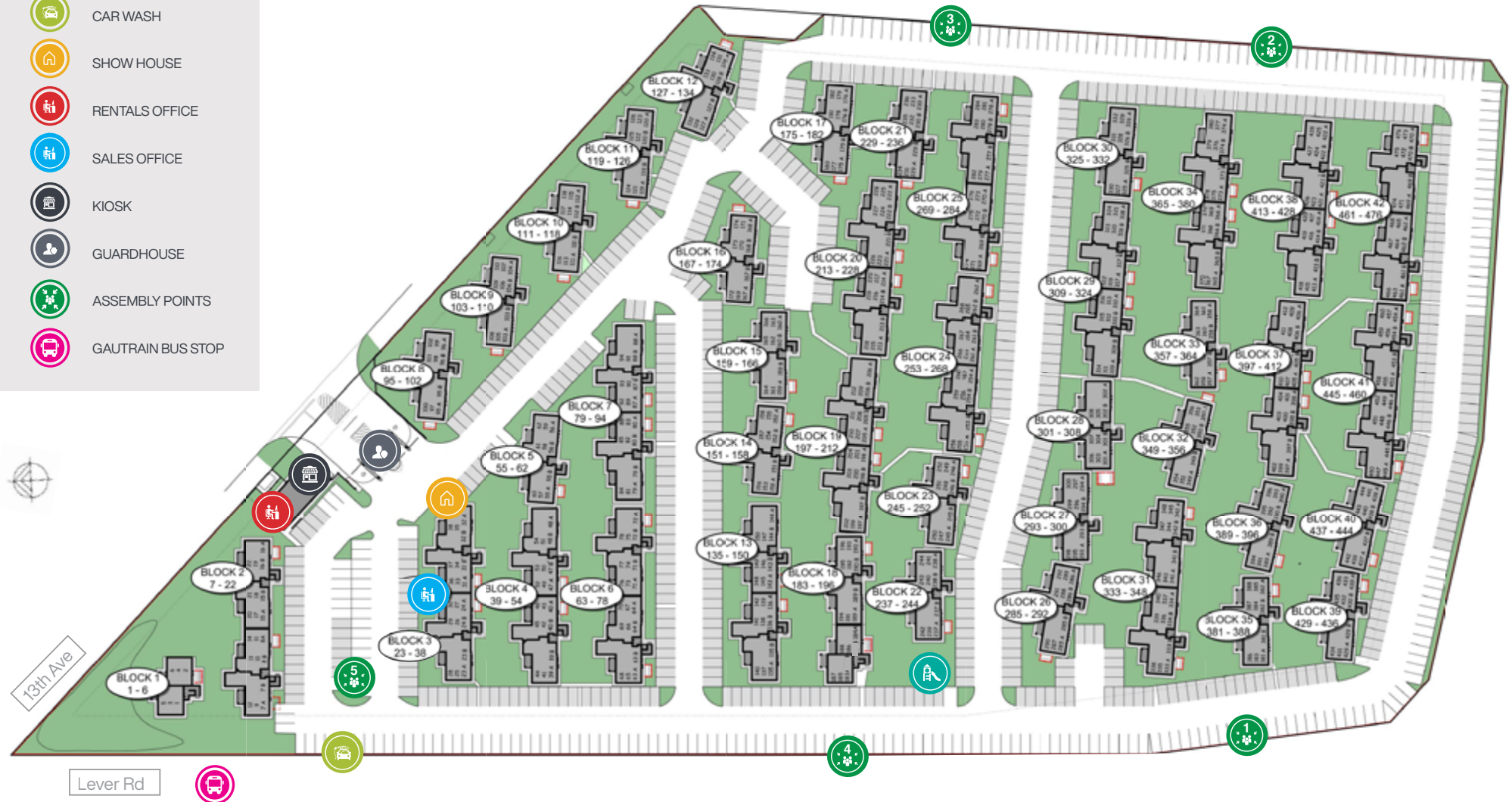
Assumptions: Rental increase of 5% p.a. Levy escalation of 5% p.a. Calculated on 90% bond approved at a prime interest rate of 11.75% over 20 years.

Site plan

592
Apartments

Amenities in the estate

-  PLAY AREA
-  CAR WASH
-  SHOW HOUSE
-  RENTALS OFFICE
-  SALES OFFICE
-  KIOSK
-  GUARDHOUSE
-  ASSEMBLY POINTS
-  GAUTRAIN BUS STOP



Floor plans

Back entrance | from R835 000

Icon: Bed | **Bedroom 2** | Icon: Toilet | **Bathroom 1** | Icon: Floor Plan | **Total Floor 54 m²** | Icon: Car | **Covered Parking**



Side entrance | from R835 000

Icon: Bed | **Bedroom 2** | Icon: Toilet | **Bathroom 1** | Icon: Floor Plan | **Total Floor 54 m²** | Icon: Car | **Covered Parking**



A woman with curly hair, wearing a white jacket and black pants, is smiling and helping a young child on a red and blue bicycle. The child is wearing a yellow and black helmet and denim overalls. They are outdoors on a paved path with trees in the background. The image is overlaid with a colorful geometric pattern of triangles in shades of red, green, and grey.

Where your property
dreams come true

Show Houses Now Open

Mon - Fri	09:00 - 17:00
Saturday	09:00 - 17:00
Sunday	12:00 - 17:00

Proudly **central**
developments

www.centraldevelopments.co.za

Grow rich in your sleep with our excellent investment opportunity

Let us take care of your investment

Central Developments, in partnership with CSi Rentals, make investment easy. We offer our investors the option of a turnkey rental placement and management service. The rental demand in Centurion is very high and Amberfield is one of Centurion's most popular suburbs. In addition to the high rental demand, excellent capital growth is likely due to the development's perfect location in a desirable and growing area.

Expected Rental Returns	Year	m ²	Purchase Price (capital growth estimated at 7% p.a.)	Expected Rental pm (gross with 6% p.a. esc.)	Estimated Levy pm (5% p.a. esc.)	Estimated Rates pm	Net Rental Income pm	Net Rental Return (excl. capital growth)	Projected Capital Growth (at 7% p.a. esc.)	Total Return on Investment (capital growth + net rental income)
	APARTMENT THIRD FLOOR 2 Bedrooms, 1 bathroom with covered balcony. Single carport plus open parking. 61 m ²	1	61	R 945 000	R 7 700	R 976	R 683	R 6 041	7,7%	R 1 011 150 7%
	2	61	R 1 011 150	R 8 162	R 1 025	R 747	R 6 390	8,1%	R 1 081 935 7%	R 147 466 15,6%
	3	61	R 1 081 931	R 8 652	R 1 076	R 815	R 6 760	8,6%	R 1 157 666 7%	R 156 861 16,6%
APARTMENT GROUND FLOOR 2 Bedrooms, 1 bathroom with covered patio and private garden. Double carport. 61 m ²	1	61	R 1 085 000	R 8 500	R 976	R 808	R 6 716	7,4%	R 1 160 950 7%	R 156 540 14,4%
	2	61	R 1 160 950	R 9 010	R 1 025	R 882	R 7 104	7,9%	R 1 242 217 7%	R 166 510 15,3%
	3	61	R 1 242 217	R 9 551	R 1 076	R 960	R 7 514	8,3%	R 1 329 172 7%	R 177 128 16,3%
APARTMENT THIRD FLOOR 2 Bedrooms, 2 bathrooms with covered balcony. Single carport plus open parking. 73 m ²	1	73	R 1 045 000	R 8 100	R 1 168	R 769	R 6 163	7,1%	R 1 118 150 7%	R 147 100 14,1%
	2	73	R 1 118 150	R 8 586	R 1 226	R 840	R 6 519	7,5%	R 1 196 421 7%	R 156 503 15,0%
	3	73	R 1 196 421	R 9 101	R 1 288	R 916	R 6 898	7,9%	R 1 280 170 7%	R 166 520 15,9%
APARTMENT GROUND FLOOR 2 Bedrooms, 2 bathrooms with covered patio and private garden. Double carport. 73 m ²	1	73	R 1 145 000	R 8 800	R 1 168	R 851	R 6 781	7,1%	R 1 225 150 7%	R 161 520 14,1%
	2	73	R 1 225 150	R 9 328	R 1 226	R 929	R 7 173	7,5%	R 1 310 911 7%	R 171 836 15,0%
	3	73	R 1 310 911	R 9 888	R 1 288	R 1 012	R 7 588	8,0%	R 1 402 674 7%	R 182 825 16,0%
FREESTANDING DOUBLE STOREY 120 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Double carport. 120 m ²	1	120	R 1 720 000	R 13 500	R 1 920	R 1 349	R 10 231	7,1%	R 1 840 400 7%	R 243 172 14,1%
	2	120	R 1 840 400	R 14 310	R 2 035	R 1 465	R 10 809	7,5%	R 1 969 228 7%	R 258 541 15,0%
	3	120	R 1 969 228	R 15 169	R 2 157	R 1 590	R 11 421	8,0%	R 2 107 074 7%	R 274 902 16,0%
FREESTANDING DOUBLE STOREY 143 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Single garage plus single carport. 143 m ²	1	143	R 1 985 000	R 14 500	R 2 288	R 1 576	R 10 636	6,4%	R 2 123 950 7%	R 266 580 13,4%
	2	143	R 2 123 950	R 15 370	R 2 402	R 1 710	R 11 257	6,8%	R 2 272 627 7%	R 283 762 14,3%
	3	143	R 2 272 627	R 16 292	R 2 523	R 1 854	R 11 915	7,2%	R 2 431 710 7%	R 302 070 15,2%
FREESTANDING DOUBLE STOREY 160 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Single garage plus single carport. 160 m ²	1	160	R 2 195 000	R 16 000	R 2 560	R 1 762	R 11 678	6,4%	R 2 348 650 7%	R 293 784 13,4%
	2	160	R 2 348 650	R 16 960	R 2 688	R 1 911	R 12 361	6,8%	R 2 513 056 7%	R 312 741 14,2%
	3	160	R 2 513 056	R 17 978	R 2 822	R 2 070	R 13 086	7,2%	R 2 688 969 7%	R 332 941 15,2%
FREESTANDING SINGLE STOREY 158 m² 3 Bedrooms, 2 bathrooms (full en-suite bathroom). Private garden. Double garage. 158 m ²	1	158	R 2 135 000	R 17 000	R 2 528	R 1 694	R 12 778	7,2%	R 2 284 450 7%	R 302 784 14,2%
	2	158	R 2 284 450	R 18 020	R 2 654	R 1 839	R 13 527	7,6%	R 2 444 362 7%	R 322 235 15,1%
	3	158	R 2 444 362	R 19 101	R 2 787	R 1 993	R 14 321	8,0%	R 2 615 467 7%	R 342 956 16,1%
FREESTANDING SINGLE STOREY 182 m² 4 Bedrooms, 2 bathrooms (full en-suite bathroom). Private garden. Double garage. 182 m ²	1	182	R 2 450 000	R 18 000	R 2 912	R 1 936	R 13 152	6,4%	R 2 621 500 7%	R 329 328 13,4%
	2	182	R 2 621 500	R 19 080	R 3 058	R 2 101	R 13 921	6,8%	R 2 805 005 7%	R 350 556 14,3%
	3	182	R 2 805 005	R 20 225	R 3 210	R 2 279	R 14 735	7,2%	R 3 001 355 7%	R 373 176 15,2%