





Where a house becomes a house



What Lemon Tree offers



24-Hour security



Private, pet-friendly gardens



Outdoor gym



Laundromat



Car wash



Kids play areas



Kids fountain



Braai areas



Fibre to the

Modern, upmarket apartments

Live a zesty life at Lemon Tree! We have the perfect place for you where safety and convenience matter most. This state-of-the-art security estate is nestled in Pretoria East just off the N4 highway. Top schools, malls and restaurants surround these apartments.

Further comforts, such as braai facilities, a play area and a carwash are right on your doorstep. Delight in our pristine premises and modern apartments and enjoy comfortable living or a lock-up-and-go lifestyle at Lemon Tree apartments.





Amenities in the estate











Site Plan



362

Amenities in the estate



Laundromat



Braai facilities



Kids play areas



Kids fountain



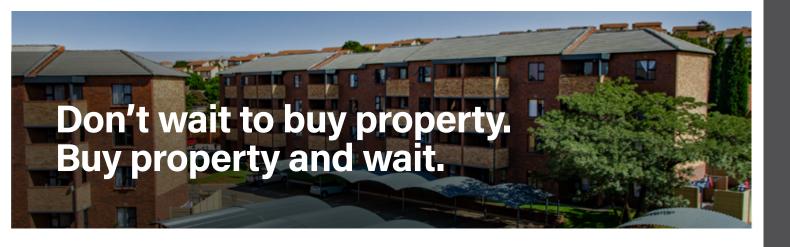
Outdoor gym



Car wash









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

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

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 Lemon Tree 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 Lemon Tree 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 choose my own finishes and additional extras?

No, as the units are already completed, the buyer is not able to choose any finishes or extras. Units are however inspected and the necessary maintenance will be conducted to ensure that the unit is sold in a good condition.

Q What monthly costs are payable from date of occupation?

- a) Levies: calculated at a rate per square meter (R/m²) on the size of your unit. Levies per unit can be confirmed with your sales consultant.
- b) Rates and Taxes: you will need to open a municipal rates account after registration and the municipality will invoice you according to their property valuation. Rates indications are available from the sales consultants.
- c) Prepaid Water and Electricity: the energy efficient design helps to reduce electricity consumption. There are various ways to buy your prepaid electricity and water tokens which will be explained to you when your unit is handed over to you.

Q Can I do any additions or expand my unit?

This development is built as a sectional-title estate, so it has a body corporate with governing conduct rules. Should you wish to make any additions or changes to the property that is visible from the outside, you will need to get the body corporate's approval first. The development has a certain style and this preserves the overall aesthetic and value of the properties in the estate.

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.

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 Pretoria East is very high and La Montagne 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.

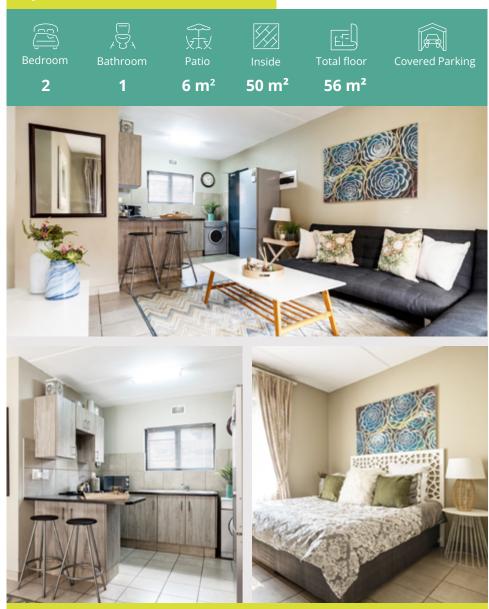
100% BOND	Year	m²	Purchase Price (capital growth estimated at 5% p.a. esc.)	Expected Rental pm (gross with 5% p.a. esc.)	Estimated Levy pm (5% p.a. esc.)	Estimated Rates pm	Net Rental Income pm	ROI (excl capital growth)	Total Return on lr (capital growth + income)	net rental	Shortfall or surplus (Rental income- levy-rates)
APARTMENT THIRD FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 805,000	R 7,450	R 1,034	R 345	R 6,071	9.1%	R 113,104	14.1%	R -2,653
	2	56	R 845,250	R 7,823	R 1,085	R 345	R 6,392	9.5%	R 118,967	14.8%	R -2,332
	3	56	R 887,513	R 8,214	R 1,140	R 345	R 6,729	10.0%	R 125,122	15.5%	R -1,995
APARTMENT SECOND FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 835,000	R 7,650	R 1,034	R 345	R 6,271	9.0%	R 117,004	14.0%	R -2,778
	2	56	R 876,750	R 8,033	R 1,085	R 345	R 6,602	9.5%	R 123,062	14.7%	R -2,447
	3	56	R 920,588	R 8,434	R 1,140	R 345	R 6,949	10.0%	R 129,422	15.5%	R -2,100
APARTMENT FIRST FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 865,000	R 7,850	R 1,034	R 345	R 6,471	9.0%	R 120,904	14.0%	R -2,903
	2	56	R 908,250	R 8,243	R 1,085	R 345	R 6,812	9.5%	R 127,157	14.7%	R -2,562
	3	56	R 953,663	R 8,655	R 1,140	R 345	R 7,170	9.9%	R 133,721	15.5%	R -2,204

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	m²	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 Ir (capital growth + income)	net rental	Shortfall or surplus (Rental income- levy-rates)
APARTMENT THIRD FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 805,000	R 7,450	R 1,034	R 345	R 6,071	9.1%	R 113,104	14.1%	R -1,780
	2	56	R 845,250	R 7,823	R 1,085	R 345	R 6,392	9.5%	R 118,967	14.8%	R -1,459
	3	56	R 887,513	R 8,214	R 1,140	R 345	R 6,729	10.0%	R 125,122	15.5%	R -1,123
APARTMENT SECOND FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 835,000	R 7,650	R 1,034	R 345	R 6,271	9.0%	R 117,004	14.0%	R -1,873
	2	56	R 876,750	R 8,033	R 1,085	R 345	R 6,602	9.5%	R 123,062	14.7%	R -1,542
	3	56	R 920,588	R 8,434	R 1,140	R 345	R 6,949	10.0%	R 129,422	15.5%	R -1,195
APARTMENT FIRST FLOOR 2 Bedrooms, 1 bathroom with covered patio.	1	56	R 865,000	R 7,850	R 1,034	R 345	R 6,471	9.0%	R 120,904	14.0%	R -1,965
	2	56	R 908,250	R 8,243	R 1,085	R 345	R 6,812	9.5%	R 127,157	14.7%	R -1,625
	3	56	R 953,663	R 8,655	R 1,140	R 345	R 7,170	9.9%	R 133,721	15.5%	R -1,267
APARTMENT GROUND FLOOR 2 Bedrooms, 1 bathroom with covered patio and private garden.	1	56	R 975,000	R 8,150	R 1,054	R 345	R 6,751	8.3%	R 129,764	13.3%	R -2,758
	2	56	R 1,023,750	R 8,558	R 1,106	R 345	R 7,106	8.7%	R 136,460	14.0%	R -2,404
	3	56	R 1,074,938	R 8,985	R 1,162	R 345	R 7,479	9.2%	R 143,490	14.7%	R -2,031

Floor Plans

Apartments from R805 000





Welcome to the neighbourhood





Amenities within 10 to 15 minutes from the estate

SCHOOLS

La Montagne Primary School	0.39 km
Deutsche Schule Pretoria	1.0 km
Laerskool Meyerspark	1.4 km
Meyerspark Nursery School	2.7 km
Silverton High School	4.0 km
Lynnwood Ridge Primary School	5.1 km

SHOPPING, FOOD & ENTERTAINMENT

Steers	1.0 km
Pizza Perfect	1.0 km
Equestria Gateway Centre	1.4 km
Ocean Basket	1.5 km
McDonald's	1.5 km
Willows Crossing Shopping Centre	2.4 km
The Grove Mall	3.3 km
Lynnridge Mall	5.5 km
Time Sqaure Casino	8.2 km
Silver Lakes Golf Club	9.2 km

SPORT AND RECREATION

Curves Silverlakes	1.6 km
BODYTEC Lynnwood	3.6 km
Virgin Active Watermeyer Park	4.0 km
Moove Motion Fitness Club	4.1 km
Body Kinetics	6.4 km
Planet Fitness Lynnwood	8.3 km

HOSPITALS AND CLINICS

Ringpharm	1.0 km
Loerie Park Pharmacy	2.5 km
Life Wilgers Hospital	3.0 km
Netcare Pretoria East	13.2 km
Mediclinic Kloof	18.0 km

ACCESIBILITY

Easy access to N4, N1 and N14 Close to filling stations



Where your property dreams come true

Show units now open

Mon - Fri 09:00 - 18:00 Saturday 09:00 - 17:00 Sunday 10:00 - 17:00

www.centraldevelopments.co.za

For more information, contact our sales office on

082 303 0888

Proudly **Central**



Lemon Tree Apartments situated in a perfect location!

Lemon Tree Apartments, 317 Albertus St, La Montagne, Pretoria, 0184

