

Secure lifestyle estate



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### **Mission and vision**

The Central Developments Property Group, established in 2002, is the largest residential property developer in Gauteng, with a proud tradition of delivering high-quality, secure developments with superb lifestyle and recreation facilities. With a focus on the middle to high-income market, our developments include secure developments, rental complexes, retirement villages and self-storage facilities, as well as serviced stands.

With our head office based in Midrand, Gauteng, the Central Developments Property Group has delivered more than 34 000 units to date, with a current average of 3 000 units per year. We apply a hands-on approach and sound business principles in developing property in niche areas for an excellent return on investment. With a commitment to long-term sustainability and an experienced executive team, the group successfully delivers developments with a difference, making us the market leader in residential property development.

We have a holistic, turnkey approach to the development of residential property in niche areas, including rental complexes, sectional- and full-title developments in security estates, and retirement villages.

#### 2002 inception

Central Developments was established in 2002 and develops rental complexes, secure lifestyle estates and retirement estates.

#### 34 000 units developed

More than 34 000 units successfully developed to date. Our new developments cater to a niche market for an excellent return on investment.

#### 3 000 annual units

With a projected delivery of 3 000 units per year, Central Developments keeps expanding its property portfolio annually.

### Don't wait to buy property

#### Purchasing process

#### 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.

#### 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.

#### Securing deposit

You must pay a R20 000 cash securing deposit to the conveyancer when you sign the Agreement of Sale. The conveyancer holds your deposit in trust until transfer. You earn the interest on the deposit until transfer. Although we only require a R20 000 securing deposit, the banks may insist on a bigger deposit.

#### 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 The Atlanta 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 The Atlanta 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.

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.

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

When buying into a sectional-title development like The Atlanta, 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 registration?

- 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) Prepaid electricity: you can buy prepaid water and electricity through the prepaid 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 sectionaltitle 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 when they move into a unit before ownership of the property has legally transferred into their name. A specific move-in date will be provided by the developer and occupation must be taken on this date. Occupational rent is paid monthly in advance before the seventh 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.

Yes, animals are permitted in the estate.

Is The Atlanta pet friendly?

### Welcome to the neighbourhood



#### Amenities within 10-15 min from the estate

#### Schools

Amberfield College	0.2 km
Pinnacle College	2.4 km
Hoërskool Uitsig	3.8 km
Laerskool Bakenkop	4.3 km
Laerskool Rooihuiskraal	4.5 km
Laerskool Uitsig	5.2 km
Laerskool Wierdapark	5.3 km
Springvale Primary School	5.4 km
Curro Thatchfield Private School	7.1 km
Hoërskool Eldoraigne	7.2 km
Sutherland High School	7.2 km

#### Shopping

Mall@R55	2.3 km
Mall@Reds	3.2 km
Centurion Lifetyle Mall	3.8 km
Forest Hill Mall	3.9 km
Centurion Mall	8.7 km

#### Sport and recreation

Planet Fitness Gym	3.0 km
Virgin Active Gym	3.2 km
Uitsig Squash Club	3.6 km
Driving Range Rooihuiskraal	3.6 km
Thatchfield Par 3 Golf Course	6.0 km
Blue Valley Golf Estate	8.5 km
Zwartkops Golf Estate	9.0 km
Supersport Park Cricket Stadium	9.1 km
Copperleaf Golf Course	14.5 km

#### Hospitals and clinics

Raslouw Private Hospital	2.8 km
Medipark 24	3.5 km
Medicross Saxby	8.4 km
Mediclinic Midstream	11.8 km
Netcare Unitas Hospital	11.9 km

#### Accesibility

Easy access to R55, N1 and N14 Close to filling stations

### The future of Amberfield City

Important facts

10 - 12 year project

#### ±3 500 units

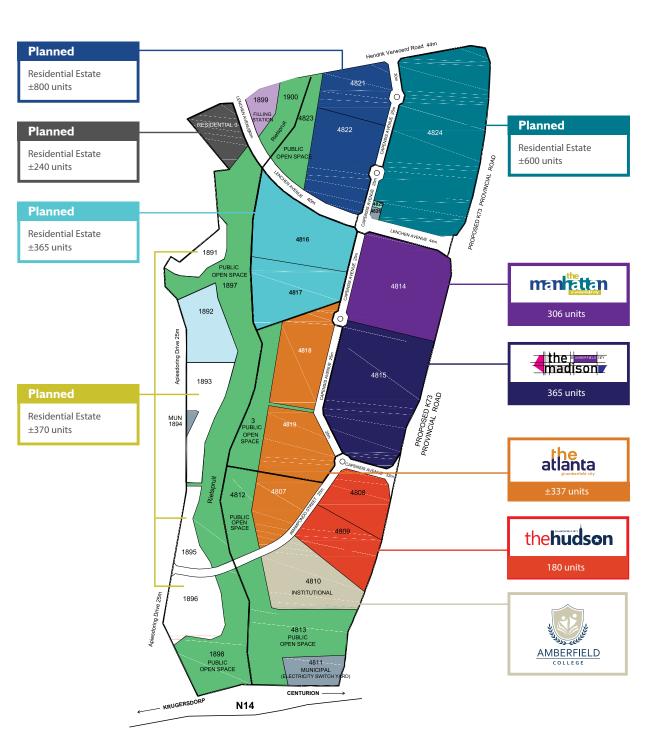
across different residential security estates

8% average pricing growth p.a.

#### New bridge

connecting Lenchen Avenue to Ruimte Road

### Guaranteed future growth



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 City 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.

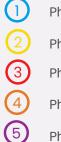
Expected Rental Returns	Year	m²	Purchase Price (capital growth estimated at 5% p.a.)	Expected Rental pm (gross with 6% p.a. esc.)	Estimated Levy pm (5% p.a. esc.)	Estimated Rates pm	Estimated Fixed Municipal Access Fees	Net Rental Income pm	<b>Net Rental</b> <b>Return</b> (excl. capital growth)	Projected Capital Gro (at 5% p.a. es	wth	<b>Total Re</b> <b>Invest</b> (capital growth incor	<b>ment</b> h + net rental
APARTMENT UPPER FLOOR	1	61	R 1,050,000	R 8,200	R 986	R 644	R 259	R 6,311	7.2%	R 1,102,500	5%	R 159,735	15.2%
	2	61	R 1,102,500	R 8,692	R 1,035	R 767	R 259	R 6,631	7.6%	R 1,157,625	5%	R 167,770	16.0%
carport plus open parking. 61 m²	3	61	R 1,157,625	R 9,214	R 1,087	R 820	R 259	R 7,047	8.1%	R 1,215,506	5%	R 177,178	16.9%
APARTMENT GROUND FLOOR 2 Bedrooms, 1 bathroom with covered patio and private	1	61	R 1,145,000	R 9,200	R 986	R 721	R 259	R 7,234	7.6%	R 1,202,250	5%	R 178,411	15.6%
	2	61	R 1,202,250	R 9,752	R 1,035	R 922	R 259	R 7,536	7.9%	R 1,262,363	5%	R 186,617	16.3%
garden. Double carport. 61 m²	3	61	R 1,262,363	R 10,337	R 1,087	R 980	R 259	R 8,012	8.4%	R 1,325,481	5%	R 197,129	17.2%
	1	71	R 1,175,000	R 8,500	R 1,147	R 721	R 259	R 6,373	6.5%	R 1,233,750	5%	R 170,472	14.5%
APARTMENT UPPER FLOOR 2 Bedrooms, 2 bathrooms with covered balcony. Single	2	71	R 1,233,750	R 9,010	R 1,205	R 952	R 259	R 6,594	6.7%	R 1,295,438	5%	R 177,832	15.1%
carport plus open parking. 71 m²	3	71	R 1,295,438	R 9,551	R 1,265	R 1,012	R 259	R 7,015	7.2%	R 1,360,209	5%	R 187,816	16.0%
	1	71	R 1,330,000	R 10,700	R 1,147	R 832	R 259	R 8,462	7.6%	R 1,396,500	5%	R 207,940	15.6%
APARTMENT GROUND FLOOR 2 Bedrooms, 2 bathrooms with covered patio and	2	71	R 1,396,500	R 11,342	R 1,205	R 1,094	R 259	R 8,784	7.9%	R 1,466,325	5%	R 217,128	16.3%
private garden. Double carport. 71 m²	3	71	R 1,466,325	R 12,023	R 1,265	R 1,162	R 259	R 9,337	8.4%	R 1,539,641	5%	R 229,347	17.2%
FREESTANDING DOUBLE STOREY 120 m <sup>2</sup>	1	120	R 1,925,000	R 16,000	R 1,939	R 1,267	R 259	R 12,535	7.8%	R 2,021,250	5%	R 304,418	15.8%
3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Double carport.	2	120	R 2,021,250	R 16,960	R 2,056	R 1,640	R 259	R 13,005	8.1%	R 2,122,313	5%	R 317,763	16.5%
120 m <sup>2</sup>	3	120	R 2,122,313	R 17,978	R 2,179	R 1,738	R 259	R 13,802	8.6%	R 2,228,428	5%	R 335,407	17.4%
FREESTANDING DOUBLE STOREY 145 m <sup>2</sup>	1	145	R 2,175,000	R 17,500	R 2,343	R 1,489	R 259	R 13,409	7.4%	R 2,283,750	5%	R 334,906	15.4%
3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Single garage	2	145	R 2,283,750	R 18,550	R 2,460	R 1,865	R 259	R 13,966	7.7%	R 2,397,938	5%	R 350,288	16.1%
plus single carport. 145 m <sup>2</sup>	3	145	R 2,397,938	R 19,663	R 2,583	R 1,975	R 259	R 14,845	8.2%	R 2,517,834	5%	R 369,978	17.0%
FREESTANDING DOUBLE STOREY 164 m <sup>2</sup>	1	164	R 2,425,000	R 19,500	R 2,650	R 1,617	R 259	R 14,974	7.4%	R 2,546,250	5%	R 373,685	15.4%
3 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Single garage	2	164	R 2,546,250	R 20,670	R 2,783	R 2,102	R 259	R 15,527	7.7%	R 2,673,563	5%	R 390,019	16.1%
plus single carport. 164 m²	3	164	R 2,673,563	R 21,910	R 2,922	R 2,225	R 259	R 16,505	8.2%	R 2,807,241	5%	R 411,939	17.0%
FREESTANDING DOUBLE STOREY 201 m <sup>2</sup>	1	201	R 3,050,000	R 21,000	R 3,248	R 1,896	R 259	R 15,597	6.1%	R 3,202,500	5%	R 431,162	14.1%
4 Bedrooms, 2 bathrooms (full en-suite bathroom) plus guest toilet downstairs. Private garden. Double garage.	2	201	R 3,202,500	R 22,260	R 3,411	R 2,726	R 259	R 15,864	6.2%	R 3,362,625	5%	R 446,572	14.6%
201 m <sup>2</sup>	3	201	R 3,362,625	R 23,596	R 3,581	R 2,881	R 259	R 16,875	6.6%	R 3,530,756	5%	R 471,506	15.5%
FREESTANDING SINGLE STOREY 159 m <sup>2</sup>	1	159	R 2,445,000	R 18,000	R 2,569	R 1,694	R 259	R 13,478	6.6%	R 2,567,250	5%	R 357,331	14.6%
3 Bedrooms, 2 bathrooms (full en-suite bathroom).	2	159	R 2,567,250	R 19,080	R 2,698	R 2,112	R 259	R 14,011	6.9%	R 2,695,613	5%	R 373,513	15.3%
Private garden. Double garage. 159 m²	3	159	R 2,695,613	R 20,225	R 2,833	R 2,236	R 259	R 14,897	7.3%	R 2,830,393	5%	R 394,412	16.1%
FREESTANDING SINGLE STOREY 183 m <sup>2</sup>	1	183	R 2,725,000	R 20,000	R 2,957	R 1,936	R 259	R 14,848	6.5%	R 2,861,250	5%	R 396,173	14.5%
4 Bedrooms, 2 bathrooms (full en-suite bathroom).	2	183	R 2,861,250	R 21,200	R 3,105	R 2,333	R 259	R 15,503	6.8%	R 3,004,313	5%	R 414,932	15.2%
Private garden. Double garage. 183 m²	3	183	R 3,004,313	R 22,472	R 3,260	R 2,471	R 259	R 16,481	7.3%	R 3,154,528	5%	R 438,118	16.1%

Assumptions: Rental increase of 6% p.a. Levy escalation of 5% p.a. Calculated on 100% bond approved at a prime interest rate of 11,75% over 20 years.

### Site plan



#### Site phasing roll out







Phase 3

Phase 4

Phase 5



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**38** Single-storey houses

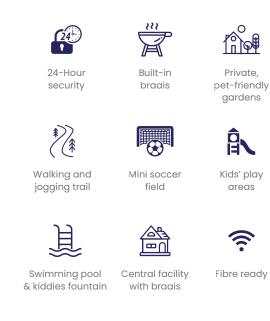
176

Double-storey houses

123 Apartments

## Live an active lifestyle!

#### What we have to offer at The Atlanta



### Modern, upmarket apartments and houses

The Atlanta @ Amberfield City is a brand-new, upmarket, security estate in Centurion offering spacious apartments, free-standing single- and double-storey houses, lock-up garages and private walled gardens.

The estate is perfect for couples and young families. There is a kids' play area and a mini soccer field. It is also within walking distance from the new Amberfield College private school.

For the more active residents there is a walking and jogging trail.





### Floor plans (1/4)







CAT OF ALL STREET



### Floor plans (2/4)





#### Double storey DS1









### Floor plans (3/4)















### Floor plans (4/4)





# Single storey SE1





#### Meet our team

### Helping you find the right fit



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### Where your property dreams come true

#### Now selling - show houses open daily!

Sumn		Winter times					
Mon – Fri	09:00 - 18:00	Mon -	Fri	09:00 - 17:00			
Saturday	09:00 - 17:00	Sature	day	09:00 - 17:00			
Sunday	12:00 - 17:00	Sundo	зу	12:00 - 17:00			

