bond process

bond costs

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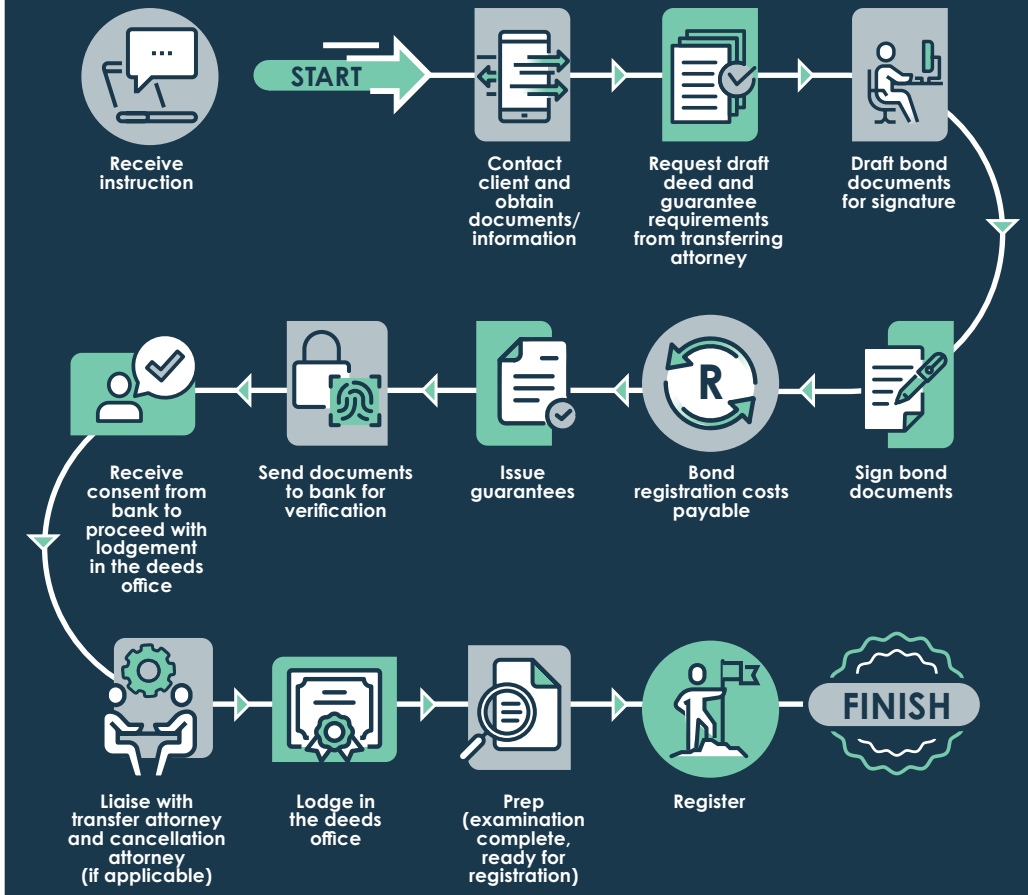
ADAMS & ADAMS
Realise African Enterprise

You have finally found your ideal home, signed an offer to purchase and the bank has approved your home loan. What happens next? Well, the bank instructs an attorney to attend to the preparation of loan documents and the process of registering your mortgage bond begins. Here is a quick process guide from the bond attorney's perspective:



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BOND AMOUNT	FEES (INCL. VAT)	POSTAGE & PETTIES PLUS DISBURSEMENTS (ESTIMATE)	DEEDS OFFICE FEE	TOTAL
R500,000.00	R16,830.25	R3,300.00	R906.00	**R21,036.25**
R600,000.00	R19,113.00	R3,300.00	R906.00	**R23,319.00**
R700,000.00	R21,395.75	R3,300.00	R1,275.00	**R25,970.75**
R800,000.00	R23,678.50	R3,300.00	R1,275.00	**R28,253.50**
R900,000.00	R25,961.25	R3,300.00	R1,464.00	**R30,725.25**
R1,000,000.00	R28,244.00	R3,300.00	R1,464.00	**R33,008.00**
R1,200,000.00	R30,526.75	R3,300.00	R1,646.00	**R35,472.75**
R1,400,000.00	R32,809.50	R3,300.00	R1,646.00	**R37,755.50**
R1,600,000.00	R35,092.25	R3,300.00	R1,646.00	**R40,038.25**
R1,800,000.00	R37,375.00	R3,300.00	R1,646.00	**R42,321.00**
R2,000,000.00	R39,657.75	R3,300.00	R1,646.00	**R44,603.75**
R2,200,000.00	R41,940.50	R3,300.00	R2,281.00	**R47,521.50**
R2,400,000.00	R44,223.25	R3,300.00	R2,281.00	**R49,804.25**
R2,600,000.00	R46,506.00	R3,300.00	R2,281.00	**R52,087.00**
R2,800,000.00	R48,788.75	R3,300.00	R2,281.00	**R54,369.75**
R3,000,000.00	R51,071.50	R3,300.00	R2,281.00	**R56,652.50**
R3,200,000.00	R53,354.25	R3,300.00	R2,281.00	**R58,935.25**
R3,400,000.00	R55,637.00	R3,300.00	R2,281.00	**R61,218.00**
R3,600,000.00	R57,919.75	R3,300.00	R2,281.00	**R63,500.75**
R3,800,000.00	R60,202.50	R3,300.00	R2,281.00	**R65,783.50**
R4,000,000.00	R62,485.25	R3,300.00	R2,281.00	**R68,066.25**
R4,200,000.00	R64,768.00	R3,300.00	R2,767.00	**R70,835.00**
R4,400,000.00	R67,050.75	R3,300.00	R2,767.00	**R73,117.75**
R4,600,000.00	R69,333.50	R3,300.00	R2,767.00	**R75,400.50**
R4,800,000.00	R71,616.25	R3,300.00	R2,767.00	**R77,683.25**
R5,000,000.00	R73,899.00	R3,300.00	R2,767.00	**R79,966.00**
R5,500,000.00	R79,649.00	R3,300.00	R2,767.00	**R85,716.00**
R6,000,000.00	R79,649.00	R3,300.00	R2,767.00	**R85,716.00**
R6,500,000.00	R85,399.00	R3,300.00	R3,296.00	**R91,995.00**
R7,000,000.00	R85,399.00	R3,300.00	R3,296.00	**R91,995.00**
R7,500,000.00	R91,149.00	R3,300.00	R3,296.00	**R97,745.00**
R8,000,000.00	R91,149.00	R3,300.00	R3,296.00	**R97,745.00**
R8,500,000.00	R96,899.00	R3,300.00	R3,853.00	**R104,052.00**
R9,000,000.00	R96,899.00	R3,300.00	R3,853.00	**R104,052.00**
R9,500,000.00	R102,649.00	R3,300.00	R3,853.00	**R109,802.00**
R10,000,000.00	R102,649.00	R3,300.00	R3,853.00	**R109,802.00**
R10,500,000.00	R108,399.00	R3,300.00	R4,587.00	**R116,286.00**
R11,000,000.00	R108,399.00	R3,300.00	R4,587.00	**R116,286.00**
R11,500,000.00	R114,149.00	R3,300.00	R4,587.00	**R122,036.00**
R12,000,000.00	R114,149.00	R3,300.00	R4,587.00	**R122,036.00**

* Fees are quoted in line with the Law Society guidelines effective 27 May 2024 and are subject to change.
* Deeds Office fees are quoted in line with the amended schedule of fees of office published 28 February 2025 and effective 1 April 2025.
* Disbursements are an estimate only. Where applicable, additional charges may apply.
* Bank's initiation fees are not included.