



Home

Department of Infrastructure

MOUNTAINVIEW
Information day



Attorneys, Notaries and Conveyancers
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FIONA WILLIAMSON

PROPERTY FINANCE

SUBSIDY
FIRST HOME FINANCE



Attendance register

OOSTCO

PASSWORD

oos1@CSS##

www.mvmb.co.za



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FIONA WILLIAMSON



Western Cape
Government
FOR YOU



Website

<https://www.mountainviewmosselbay.co.za/>

BACKGROUND:

The Mountain View Housing Development next to Louis Fourie Road in Mossel Bay is part of the Finance Linked Individual Subsidy Programme (FLISP) where households with an income between R3 501 to R22 000 per month may qualify for the FLISP/First Home Finance subsidy if they meet the relevant criteria.

If, as a prospective purchaser, you are considered creditworthy, you will be assisted to apply for a mortgage bond and a FLISP/First Home Finance subsidy to buy your first home.

The building work consists of 149 blocks of double-storey row housing on raft foundations, divided into 725 Breaking New Ground units and 278 Finance Link Individual Subsidy Program units.



278 Townhouses



Attendance – Friday –
Sessions 10:00 & 12:00 & 14h00



Attendance – Saturday – Sessions 10:00 & 12:00 & 14h00

MEET THE TEAM



MEYER DE WAAL

Director - MDW Inc Cape Town

Conveyancer Notary and Attorney



Verna Pugin
Property Finance
& Subsidies



FIONA WILLIAMSON



VUYISILE(VUSI) GXELESHA

Attorneys Assistant



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Credit Profile

3 – INGREDIENTS

For a Home Loan Application

Credit Profile



Affordability



Loan to Value

Deposit & Valuation



GOOD WAY TO START THE DAY

MESSAGE
YESTERDAY
&
THIS
MORNING



Credit Profile & Affordability

Affordability

Bond Amount	R1 296 880 - R1 274 476
Bond Duration	
Quote Expiry	25 Oct 2022
Total Income	R25 795.41
Total Income after	
Total Expenses	R3 229.17
Current Debt Pay	R10 193
Net Affordability	R7 877.83
Cash Utilization	87.48%
Money Summary	Download

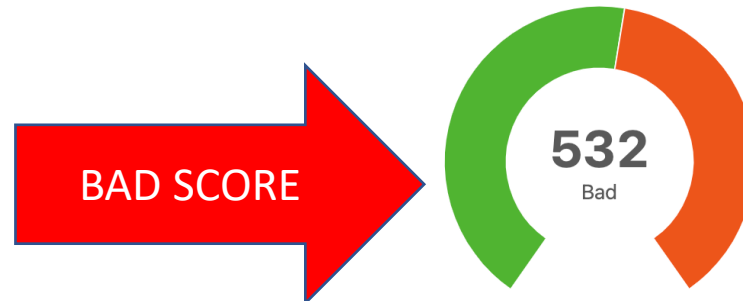


Financial

View the financial breakdown of this lead including Credit Report and 3 Months Bank verified statements

Current Report: 25 Sep 2022

Credit Report



Score	Metric	Date	Report
532	Bad	25 Sep 2022	Download

State	Completed
Total Debt	R12 939
Total Payments	R10 193
Total in Arrears	R10 689
Enquiries	7
Judgements	1
Negative Information	1



DOES A DECLINE STOP YOUR JOURNEY?

FACT :

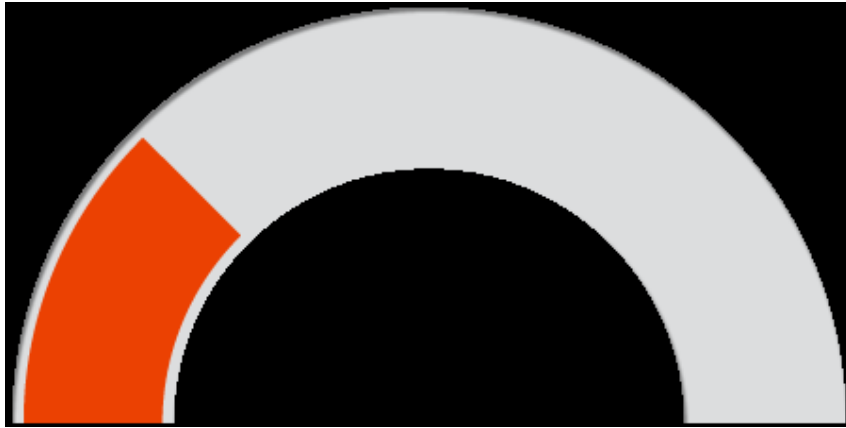
50 % OF HOME LOANS ARE DECLINED



DO NOT

**LET A FLAT TYRE STOP YOUR HOME
OWNERSHIP JOURNEY**

First - check out Credit Score



Land in Dustbin
End of relationship



First - check out Credit Score

Bad – Low

Good



FIX THE FLAT TYRE
Refer to Debt
Repair

Good
Proceed to
do business

Go the Gym
&

**Get Fit
with
My Budget Fitness
Personal Trainer
MY BUDGET FITNESS
TRAINER**

GETTING FITTER – LEARN TO BUDGET



In budget

Alert !!!

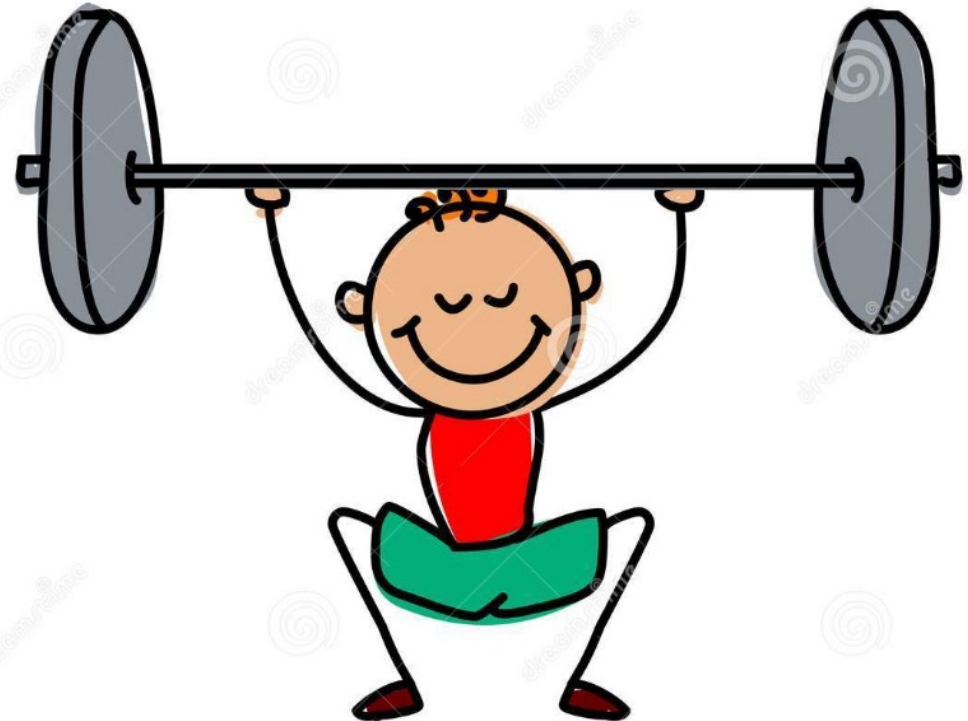
PERSONAL MY BUDGET FITNESS
PERSONAL TRAINER

MY BUDGET FITNESS PERSONAL TRAINER

MOVE FROM HERE



TO HERE



MOUNTAINVIEW DEVELOPMENT



MOUNTAIN VIEW HOUSING PROJECT SALES

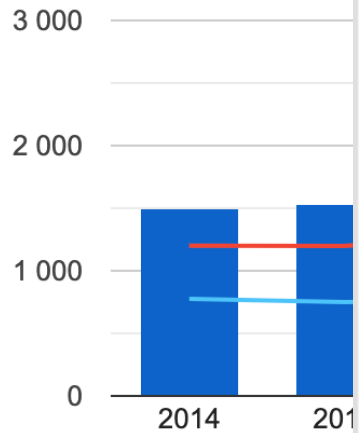
MOUNTAIN VIEW UNITS READY FOR THE GAP HOUSING MARKET IN MOSSEL BAY.

For Sale

Property Type
3 Selected

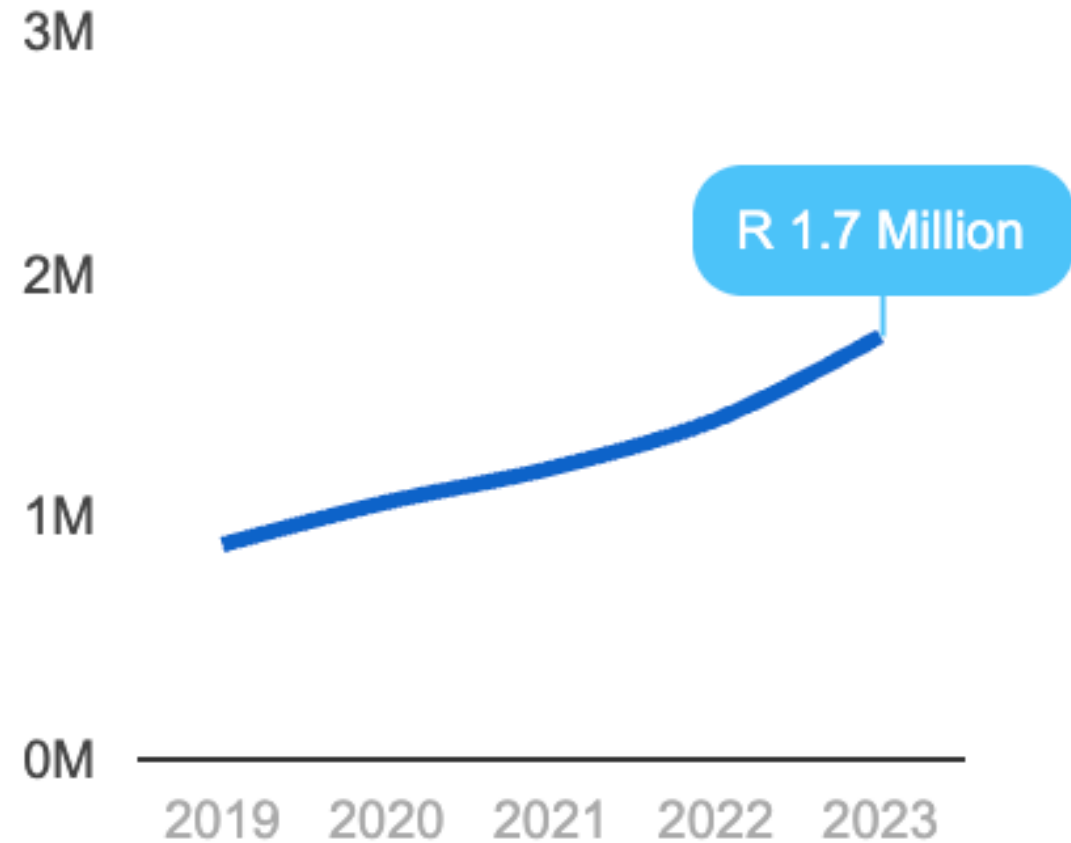
Annual Sale and Listing Trends

This graph shows the annual number of sales and listings for the same time period.



Mossel Bay Trends

Average Property Price



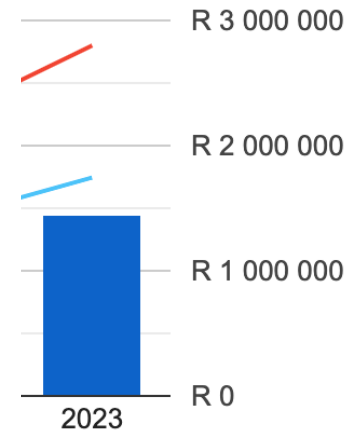
Search



More Filters +

Sold Prices in Mossel Bay

Average selling price of all Property24

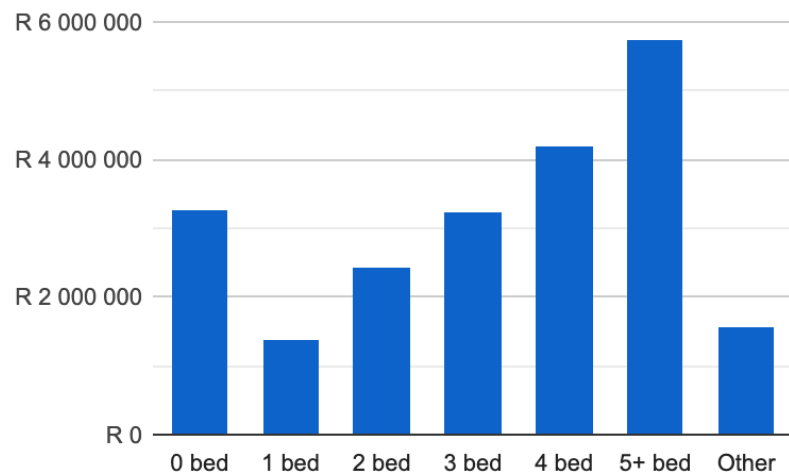


For Sale ▼ × Q Map 📍 Search

Property Type ▼ 3 Selected Min Price ▼ R 200k Max Price ▼ R 450k Bedrooms ▼ 2+ More Filters +

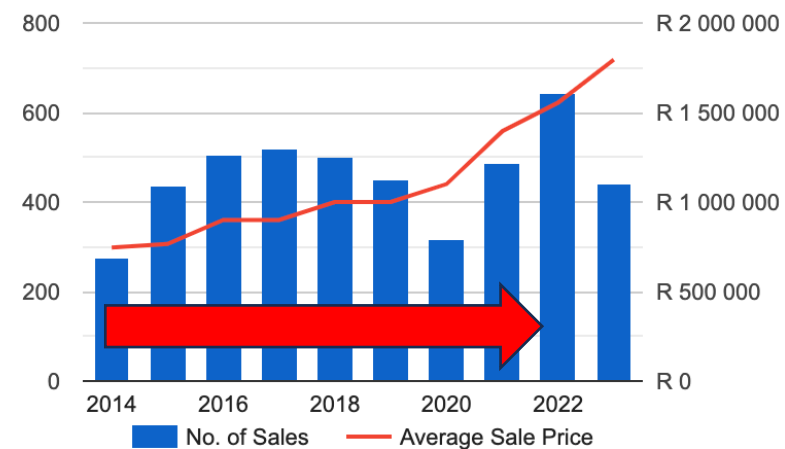
Average Asking Price by Bedroom Count

This graph shows the average listing price of properties currently for sale in Mossel Bay by number of bedrooms, as listed on Property24.



Sold Sectional Scheme Units

This graph shows the annual number of sold sectional scheme units and average sold price in Mossel Bay, as registered in the South African Deeds office.



For Sale ▼ × Q Map 📍 Search

Property Type ▼ 3 Selected Min Price ▼ R 200k Max Price ▼ R 450k Bedrooms ▼ 2+ More Filters +



R 210 000



2 Bedroom House

Kwanonqaba

This delightful home ,situated at Nicks Circle ,Gentswana consists of 2 (two) bedroom ,lounge area ,kitchen and fully bathroom ...

2 1 3 309 m²



For Sale ▼ × Q Map 📍 Search

Property Type ▼ 3 Selected Min Price R 200k ▼ Max Price R 450k ▼ Bedrooms 2+ ▼ More Filters +



R 380 000

2 Bedroom House

Kwanonqaba

5524 Grootboom

The house is situated in pleasant neighbourhood of Kwanonqaba. Ready to move in and to ...

2 1 3 97 m²

Harcourts
Mossel Bay



For Sale ▼ ×

Property Type ▼ 3 Selected ▼ ▼



R 450 000

4 Bedroom House

Kwanonqaba

The house has a very big yard The house is in very crime free area close to the shops

Harcourts
Mossel Bay

4 2 4 264 m²



Property for Sale in Mossel Bay

Property for Sale > Western Cape > Mossel Bay

Kwanonqaba

Mossel Bay Central

Pinnacle Point Golf Estate

All areas in Mossel Bay

Order by: Default ▼

Showing: 1 - 5 of 5



NO TRANSFER DUTY

R 429 000

2 Bedroom Townhouse



Mossel Bay Central

No 20 Fox Street, Louis Rood, Mossel Bay

First home buyers can save thousands of Rands. if you are a first time home owner and ...

🛏️ 2 🚿 1 🗄️ 37 m²





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JANUARY 2024 VIEWINGS



VUYISILE(VUSI) GXELESHA



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Meyer

Book a property viewing

🕒 30 min

Schedule a property viewing with the Mountainview Sales team

You can book it online and select the time in my schedule that suits you the best.

You can jump the queue and get pre-qualified as a VIP Tenant - [click here get your VIP Tenant Status.](#)

Select a Date & Time

POWERED BY
Calendly

< January 2024 >

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	
14	15	16	17	18	19	
21	22	23	24	25	26	
28	29	30	31			

Time zone

🌐 Central Africa Time (09:40) ▾

PICK
A
DATE



VUYISILE(VUSI) GXELESHA



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THANK YOU!



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Verna Pugin
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087 550 3589 EXT 11