ERF: 4059

RESIDENTIAL VALUATION REPORT

DATE: 21-Nov-24

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Kiti Bee Baa Shi Baa S	ingle Storey Multi nunge tchen edrooms ath/shower/wc/hwb nower/wc/hwb R lean-to	Storey 1 1 1 3 1 1 1 <td>Roof Design Roof Cover Soil Type Structure Type Design Type Services Condition Age in Year Fitted Kitchen Built in Cupboards Windows & Doors Floors Floor Covering Land Slope Ceilings Perimeter Etc. Driveway Geyser Air-conditioners Pool THE ABOVE IS A SUMM</td> <td>X X X X X X X X X X X X X X X X X X X</td> <td>Pitched Thatch Clay Conver Detach Munici Excelle 0 - 5 Good Steel Solid Good Level Yes Sand Yes Sand Yes THE MA</td> <td>Image: Constraint of the sector of the se</td> <td>GooU I Mo T Pitto I I I I I I I I I I I I I I I I I I</td> <td>X Fai Slate Image: Slate Rock Fai ched Fai icipal Se Fai 20 - 40 Fair Fair Fair Kalum Fair Fair Steep Steep Steep Steep Steep Steep Steep Steep Steep</td> <td>ir Irac Irac Irac Irac Irac Irac Irac Ira</td> <td>VIILDING</td> <td>Fib Septi Septi RH WI ELEC</td> <td>Innova c Tank INNO B RE FEN CTRIC (</td> <td>BIC BIC A OARI OARI OCARI</td> <td>PO iysten X N /OVEI LLL BE CERAN D G ER RTAR C</td> <td>Slab Slab amPowee GOOD N/HOB/I DROOM MIC TILES CONSTRUC</td> <td>FAN S S</td> <td></td> <td></td>	Roof Design Roof Cover Soil Type Structure Type Design Type Services Condition Age in Year Fitted Kitchen Built in Cupboards Windows & Doors Floors Floor Covering Land Slope Ceilings Perimeter Etc. Driveway Geyser Air-conditioners Pool THE ABOVE IS A SUMM	X X X X X X X X X X X X X X X X X X X	Pitched Thatch Clay Conver Detach Munici Excelle 0 - 5 Good Steel Solid Good Level Yes Sand Yes Sand Yes THE MA	Image: Constraint of the sector of the se	GooU I Mo T Pitto I I I I I I I I I I I I I I I I I I	X Fai Slate Image: Slate Rock Fai ched Fai icipal Se Fai 20 - 40 Fair Fair Fair Kalum Fair Fair Steep Steep Steep Steep Steep Steep Steep Steep Steep	ir Irac Irac Irac Irac Irac Irac Irac Ira	VIILDING	Fib Septi Septi RH WI ELEC	Innova c Tank INNO B RE FEN CTRIC (BIC BIC A OARI OARI OCARI	PO iysten X N /OVEI LLL BE CERAN D G ER RTAR C	Slab Slab amPowee GOOD N/HOB/I DROOM MIC TILES CONSTRUC	FAN S S		

					D	SCRIPTION	OF DWELLIN	G:							
Attracti	ve	Х	Ordinary			attractive		-	ntial rental income		N\$ 6,	500.00			
Ultra M	lodern	Х	Modern		Old F	ashioned]	Mark	eting Period	3 - 6 N	3 - 6 Months				
Low Up	keep	Х	AV. Upkeep		Costl	/ Upkeep]	Annu	al capital growth		1%	- 2%			
Fully Fit	tted	Х	AV. Fitted		Poorl	y Fitted	1	Dema	and	AVERAGE					
ASPECT		No	orth So	outh	East	West		Suppl	lv		AVERAGE				
FINISHES											GC	OD			
PRESENT CONI	DITION	Exce	ellent G	ood	Fair	Poor		Rema			NOT AP	APPLICABLE			
					DEFECTS	OBSERVED a	<mark>& REPAIRS R</mark>	EQUI	RED						
					NO IM	MEDIATED D	DEFECTS OBS	ERVE	D.						
					VISUAL I		ATING TO TH DR VIEWS	E ABC	DVE						
	A														
Street I	Elevation		Front Elevat	ion		Rear Ele	evation R VIEWS								
				Re				1							
Lo	unge		Bedroom			Bathr			Bathroe E SUBJECT PROPER						
FACT	OR		KET ELE				SUITABILITY					RATING (OUT OF			
Site Pr	ofile	The subject	site is a rectan	gular 450r	n² "Resid	ential" zoneo	d allotment, l	evel i	n contour, the aspe	ct of which is we	sterly.	3.0			
Land	Use		he current utilization of the subject property represents the highest and best use and positively impacts on the urrounding land uses as well as the land values.												
Accessibility ,	Accessibility / Exposure Being located in Okahandja Extension 7, the subject site boasts average levels of accessibility. The above results in efficient time related linkages to a large variety of amenities within the town of Okahandja.									2.5					
Suburb D	emand		Various new buildings have been constructed within the immediate neighbourhood during the past 5-8 years. Average orices achieved in the area. Demand however on the decline under current economic conditions.												
Letability & Marketability The subject property boasts average letability and marketability levels, the marketing period of which may exceed 6 months at hand of the current economic downturn.								2.0							
arket value, and e neighbourhoo ne object of the	d the comparise od are the usua comparison m	on method h Il evidence a ethod is to e	as been readily s to the market nable us to arri	rket value accepted value. ve at a noi	disputes as a sour rm which	that compar nd valuation will serve as	principle. It r a guide in e	tions a need r stimat	afford a sound basis not be laboured, the	e of the subject	s paid for co property. B	/ guide in determining omparable properties y analysing the selecti uation.			
					SELEC	TION OF CO	MPARABLE	SALES	3						
Erf No.	Erf Size(m²)	Su	uburb		Improv	vements (m²	2)	Pur	rchase Price (N\$)	Date of Sale	S	ales Rate (N\$)/m²			
4183	477m²	Oko	nhandja		MB 116	im²/ OB 22m	1 ²	N\$	900,000.00	30-Apr-24		N\$6,521.74/m²			
2898	527m²	Oko	ahandja		N	1B 78m²		N\$	750,000.00	14-Dec-23		N\$9,615.38/m²			
				1				ι.							

MB 98m²

MB 125m²/ OB 39m²

3) 1967 4) 1612

379m²

350m²

Okahandja

Okahandja

800,000.00

890,000.00

4-Dec-23

27-Jul-23

N\$8,163.27/m²

N\$5,426.83/m²

N\$

N\$

	DETAILS ON COMPARABLE SALES											RECOMMENDED INSURANCE								
	SALE:	COMMENTS:										Yes No								
YSIS	COMPARABLE 1:	3 Bedroo	ms, kitchen	, loung	ge, 2 bathroon	ns, single g	garage.				Mi	ining Shock	C	over			х			
×.	COMPARABLE 2:	3 Bedroo	ms, kitchen	loung	ge, 2 bathroon	ns.					Fir	e Cover			х		1			
AL	COMPARABLE 3:	3 Bedroo	ms, kitchen	loung	ge, 2 bathroon	ns.					Ric	ot Cover				х		1		
ANAL'					ge, 2 bathroon		garage				Su	bsidence C	ov	er	Ē	х		-		
			SALES RATI		50) 2 000000			0.00 -	N\$11,000.00	/m²	Ad	lverse Com	me	ents	-		x	-		
			OMPARAB	-					ALE # 3	,	01		ИF	NTS.			1	1		
	SU					ATION			OTHER COMMENTS: D FROM COMPARABLE SALES)											
	DESCRIPTION OF IM		AMOUNT (N\$)			T	RATE (N\$/m²)			A	AREA (m²) REPLACEI					MENT COST / INSURANCE (N\$)				
Land					N\$ 225,000			500.00				450	Replacement Cost/m ²					Valuation		
Main D	welling			N\$	N\$ 573,300.0			6,300.00				91	7,000.0			N\$		637,000.00		
IBR lea	n-to			N\$;	12,50	0.00	2,500.00				5	3,000.0			N\$	15,000.00			
Other: Minor	mprovements (wall	ing navin	a cocurity						N/A			N/A	N/A			N\$		-		
	ements, etc.)	ing, paving	g, security	N\$		19,20	0.00		N/A			N/A		N/A		N\$		22,000.00		
	SUB-TO	TAL		N;	N\$ 830,000.00							SUB	В-Т	OTAL		N\$		674,000.00		
									ADD X	15%	Prof. 8	& Demolitic	on	Fees.		N\$		101,100.00		
									ADD X	10%	Escalla	ation				N\$		67,400.00		
					<u>.</u>					Sub 1	Total				Ĩ	N\$		842,500.00		
	TOTAL MARKE		<u>.</u>	N;	Ş	830,000	0.00			15%	VAT							126,375.00		
	AVERAGE SALES	S RATE/n	n²	N\$	N\$ 9,120.88							INSURANCE VALUE				N\$		968,875.00		
							Μ	IARI	KET VALUE											
				opinion that as at the undersigned date of the report, the Market V yer, and a willing, able and informed seller and further that reasona									-			-		-		
N OF	MARKET VALUE: N\$				830,000.00															
PINION	WORDS:			Namibian Dollars			ON COMPLETION VALUE:			JE:						N/A				
E	Suburb				Market High			Market Average			Х	Market Low								
Ō	Security for Mortgage Purposes				Market High	N	Market Average			Х	Market Low									
	RESALE POTENTIAL	: A	VERAGE - T	HE PR	PROPERTY MARKET IS UNDER PRESSURE DUE TO ECONOMIC							ICAL DOWNTURN AND STRICT LENDING POLICIES.								
ΓS							VAI	LUAT		S										
GENERAL COMMENTS	IS FITTED WITH AL ERF IS IMPROVED WELL TO THE SUBJ	UMINIUM I.E. WIRE ECT PROPI IS RATE O	WINDOWS FENCING, S ERTY IN TEF	IG INCLUDING A LOUNGE, KITCHEN, 2 BATHROOMS, IBR LEAN-TO. ALL OF WHICH AR , CERAMIC TILES, ALL BEDROOMS ARE FITTED WITH BUILT-IN CUPBOARDS, THE KITC ECURITY ARRANGEMENTS, ETC. THE OVERALL IMPRESSION OF THE PROPERTY IS AV MS OF SIZE, FINISHES, LOCATION, ETC. AND HAS BEEN USED AS A YARDSTICK IN DETE 88/m ² IS CONSIDERED ACHIEVABLE FOR THE SUBJECT PROPERTY UNDER CURREN [*]									AVERAGE. CO ETERMINING	TTE OM TH	d Wit Ipara E Mai	"H BI BLE S RKET	C/OVEN/HOB/FAN. THI SALES LISTED COMPARI VALUE OF THE SUBJEC			
							CERTIFIC	CATE	OF INDEPENI	DENCE										
ß	We, the undersigned, hereby declare that we comply with the requirements of the relevant Professional bodies/standards, in particular the fundamental ethical principle, objectivity/independence, as defined/explained in the Code of Ethics for Professional Valuers.												al ethical principle,							
VALUERS	Place:	WINDHOEK Date of Report: 21-Nov-24																		
				PROPERTY INSPECTION AND VALUED BY:																
PROPERTY																				
	SENIOR/PRINCIPAL	L VALUER'	S NAME:																	



Appendix B

QUALIFICATIONS

This valuation has been prepared on the basis that full disclosure of all information and factors, which may affect the valuation, has been made to ourselves, and we cannot accept any liability or responsibility whatsoever for the valuation, unless such full disclosure has been made.

We emphasize that we have not carried out a structural survey of the improvements, nor have we examined them for signs of timber infestation, and accordingly, cannot be responsible for possible defects.

Where actual income and expenditure data has been made available to us, such data has been adjusted for anomalies and used on the understanding that it is correct as a basis for assessing capitalized values; in the absence of such data, we have made what we consider to be plausible assumptions.

Open Market valuation means the price at which an interest in real estate might reasonably be expected to have sold unconditionally for cash consideration on the date of valuation, assuming:

- a. A willing and informed seller and a willing and informed buyer;
- b. That, prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest for the agreement of price and terms and for the completion of the sale; and
- c. That no account is taken of any additional bid by a purchaser with a special interest.

The Insurance Value is a MINIMUM recommended value, subject to the qualifications set out above, and should be verified by the Mortgagor to avoid average being applied in the event of a claim. All alterations and additions to the property subsequent to the date hereof, must be advised to both the insurer and the Valuer by the Mortgagor.

This valuation has been prepared on the understanding that no onerous easements, rights of way or encroachment exist by or on the subject property, other than those in favour of statutory bodies, applicable to all such properties or which could be regarded as customary.

Finally, we must point out, that neither the whole nor any part of this valuation, nor any reference thereto, may be included in any document, circular or statement, without the prior written approval of the Valuer of the form and content in which it appears.