							VALUATION	_	O/O PORT : RES	IDEN	ITIAI			
									J	.ULI	TIPLE .			
T Ba	his valuation made by ank Windhoek. No wa	arrant	ties whatsoever are	e given or imp	f the subject property of lied in respect of the pro should this information	pert	y, its condition	or m	arket value. F	urth	ermore Nami	rative b Bou	e pur ı (Pty	poses o
					CLIENT INFORM	IATIO	ON							16 S 61
	ime of Borrower													
Pu	rpose of Valuation													
					PROPERTY DESCR	RIPT	ION	Cally						ka wa
200	Number		670		Town / Suburb			RE	НОВОТН ВЬО	CK A				
-	operty Street Address			WAKE ROBI	N STREET				W			10000		2100
SYCHRIST.	oject name (if Section	al Tit	fe)							-3.055G				
- Out 0	rchase Price and size		1093m²	Ic.			Date of Purch	nase						
	pe of property	JIGUS.	Single Residen		gn Foundations Require Townhouse	:d								
. 11	re or property		birigic residen	CIGI	Townhouse			Flat			☐ Vacant la	and		
					TOWN PLANNING CO	DNC	ITIONS			Teletoy Carte				
	ning Res			en. Residential			Density:		Mercen Stevenson				:::\\\:::	
60-303	rking requirements: G	iener			In									
97.425	hest and best use	14	Current Use		Other Use				cify					
Wu	inicipal Valuation		Land		N\$ 109,00	0.00	Improvement	5				N	\$ 48	8,000.0
			DE	SCRIPTION (F PERMANENT STRU	CTU	RES / IMPROV	/EM	ENTS			1288	teri	(P) (S) (S)
1	Single storey		Multi-Storey				1. 3.10		5,4.19			-Tost wa	100000	
	Main bu	uildin	g			boy and	Nature of Pro	pert	y and Improv	/eme	nts	0-5		
	Entrance hall		Dressing room]	LOCALITY	T	Excellent	X	Good	T	Fair	T	Poo	
1	Lounge		Passage		ROOF DESIGN		Pitched		Mono pitch		Flat	X	1	pitch
	TV/Family room		Entertainment		ROOF COVER		Thatch	Х	Iron		Asbestos		Tiles	
7.5	Dining room	a salam	Balconies		ROOF COVER		Malthoid		Klip lock		Slate		Woo	
1	Kitchen		Laundry		SOIL TYPE		Clay		Silt		Rocky	х	Sano	dy
	Pantry		Full bathroom		LAND SLOPE	Х	Level		Gradual		Steep			
	Scullery	1	Linen		STRUCTURE TYPE	Х	Conventional		Concrete		Frame		Inno	vative
3	Bedrooms	1	En-suite bath/r		DESIGN TYPE	х	Detached		Attached		Semi-Attached	d		
	Bathroom				WALL TYPE	Х	Bricks		Ash brick		Face brick		Bloc	k bricks
-	Shower/wc/basin			1	CONDITION		Excellent		Good	Х	Fair	Х	Poor	
	Separate WC	-			AGE IN YEARS		0-5		5-20	X	20-40		Over	40
-	Study				GEYSER	Х	Electric		Solar		None			
		+		1	FITTED KITCHEN				Average	X	Poor	Х	Zink	unit
	Veranda]		+	Good			-			None	e
	Veranda Outbuil	dings			BUILT-IN CUPBOARDS		Good	х	Average		Poor		NOTE	
27/15	Veranda Outbuil Attached	dings	Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE)	х	Good Steel		Average Wood		Aluminium		Othe	r
1	Veranda Outbuil Attached Garages	dings	Detached Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING		Good Steel Carpet	x	Average Wood Tiles		Aluminium Wood		Othe Novi	lon
1 1	Veranda Outbuil Attached Garages Carports	dings	Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING		Good Steel Carpet Grano	х	Average Wood Tiles Slate		Aluminium Wood Laminated		Othe Novi Vinyl	lon
1 1	Veranda Outbuil Attached Garages Carports Flat/cottage	dings	Detached Detached Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS	х	Good Steel Carpet Grano Celotex	х	Average Wood Tiles Slate Rhinoboard		Aluminium Wood Laminated Pine		Othe Novi Vinyl None	lon
1 1 1	Veranda Outbuil Attached Garages Carports	dings	Detached Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS BOUNDARY	х	Good Steel Carpet Grano Celotex Brick wall	х	Average Wood Tiles Slate Rhinoboard Precast wall		Aluminium Wood Laminated Pine Palisade	X	Othe Novi Vinyl None Wire	lon
1 1	Veranda Outbuil Attached Garages Carports Flat/cottage Storeroom Outside Wc	dings	Detached Detached Detached		BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS BOUNDARY SWIMMING POOL	х	Good Steel Carpet Grano Celotex Brick wall Fibreglass	x	Average Wood Tiles Slate Rhinoboard Precast wall Cement		Aluminium Wood Laminated Pine Palisade Other	x	Othe Novi Vinyl None Wire Pool	lon cover
1 1 1	Veranda Outbuil Attached Garages Carports Flat/cottage Storeroom	dings	Detached Detached Detached	1 1	BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS BOUNDARY SWIMMING POOL PAVING	x	Good Steel Carpet Grano Celotex Brick wall Fibreglass Interlocks	x	Average Wood Tiles Slate Rhinoboard Precast wall Cement Slasto		Aluminium Wood Laminated Pine Palisade Other Concrete	x	Othe Novi Vinyl None Wire Pool Othe	cover
1 1 1	Outbuil Attached Garages Carports Flat/cottage Storeroom Outside Wc Servants quarters	dings	Detached Detached Detached	1 1	BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS BOUNDARY SWIMMING POOL	x	Good Steel Carpet Grano Celotex Brick wall Fibreglass Interlocks Alarm	x	Average Wood Tiles Slate Rhinoboard Precast wall Cement Slasto Beams		Aluminium Wood Laminated Pine Palisade Other Concrete Intercom		Othe Novi Vinyl None Wire Pool Othe	cover r. fence
1 1 1	Veranda Outbuil Attached Garages Carports Flat/cottage Storeroom Outside Wc Servants quarters Lapa	Adings	Detached Detached Detached	1 1	BUILT-IN CUPBOARDS WINDOWS (TYPE) FLOOR COVERING FLOOR COVERING CEILINGS BOUNDARY SWIMMING POOL PAVING SECURITY	x	Good Steel Carpet Grano Celotex Brick wall Fibreglass Interlocks	x	Average Wood Tiles Slate Rhinoboard Precast wall Cement Slasto		Aluminium Wood Laminated Pine Palisade Other Concrete		Othe Novi Vinyl None Wire Pool Othe Elect Fire	cover

Deprecised Replacement Cost Analysis Description (ms/m) (ms/m) (ms/m) TOTAL NS Rate (ns/m) AMC (ms/m)				AL	: RESID	N CONSIDERATI	VALUA			
Rate (MS/m²)	Insuranc	nt Cost /	Replacemen	Γ	THE STATE OF			Analysis	lacement Cos	epreciated Rep
Main Building 2 Balaconies Plat /Cottage Pla	V222		Rate			TOTAL N			otion	Descrip
Main Building 2		0.00	6.250		,350.00	5	2,850.00	191		ain Building 1
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artly Closed Carport 20 1,000.00 20,000.00 3,250.00 80,000		00	2 000		150.00		850.00	39	t porch	randah & fron
Valling / Fereing 132 500.00 66.000.00 800.00							1,000.00	20	port	rtly Closed Car
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Ingrovement Total Indicated 1,093 180.00 195,740.00 Acceptable as security: YES Total 1,093 180.00 195,740.00 Ingrovement Ingroveme					-		-			ving
mprovement Total and Total 1,093 180.00 196,740.00 NS 916,740.00 NS 916,740.00 Acceptable as security: YES propagate Sales description PROPERTY 1 Dwelling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyear, ceilings, floor & wall tiling, average PROPERTY 2 Dwelling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyear, ceilings, floor & wall tiling, average PROPERTY 3 Dwelling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyear, ceilings, floor & wall tiling, average average on the company of the	-	00	3 000		00.00		1,000.00	16		Q area
and Total 1,093 180.00 N\$ 316,740.00 N\$ 916,740.00 Acceptable as security: ☑ YES Omparable Sales description PROPERTY 1 Dwelling 1212m², 4bed, Ibath. Steel, wire fence, kitchen sink unit, no bed bic, geyser, cellings, floor & wall tiling, average PROPERTY 2 Owelling 212m² abed/1bath/wc/bath-sh, Garages 48m², Verandas 9m² + 35m², valling, dated finishes, wear & tear, worn paint PROPERTY 1 Dwelling 154m² abed/2bath, Garages 48m², PROPERTY 2 PROPERTY 3 Dwelling 154m² abed/2bath, Garages 47m², ver 16m², aluminium, modern, aesthetic finishes, well fitted, no b-walling PROPERTY 1 PROPERTY 2 PROPERTY 3 PROPERTY 3 PROPERTY 2 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 5 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 5 PROPERTY 4 PROPERTY	-		3,000			7595			tal	provement To
onparable Sales description PROPERTY 1 Develling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyser, ceilings, floor & wall tiling, average PROPERTY 2 Develling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyser, ceilings, floor & wall tiling, average PROPERTY 2 Develling 112m², 4bed, 1bath, Carage 43m², Verandas 9m² + 35m², walling, dated finishes, wear & tear, worn paint PROPERTY 3 Develling 181m² abed/3 bath, Garage 43m², BBQ 20m², Porch 20m², r.gate, e-fence, b-walling, average condition, fairly revampe PROPERTY 4 Develing 154m² abed/3 bath, Garage 37m², ver 16m², aluminium, modern, aesthetic finishes, well fitted, no b-walling PROPERTY 1 PROPERTY 2 PROPERTY 3 PROJ PROPERTY 1 PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROJ In finishes, well fitted, no b-walling PROPERTY 2 PROPERTY PROPERT	-1.1.99	_	A. 1000 - 1000				180.00	1,093		nd Total
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PROPERTY 1 Dwelling 112m², 4bed, 1bath. Steel, wire fence, kitchen sink unit, no bed bic, geyser, ceilings, floor & wall tilling, average PROPERTY 2 Dwelling 1210m² 3bed/1bath/wc/bath-sh, Garages 48m², Verandas 9m² + 35m², walling, dated finishes, wear & kear, worn paint PROPERTY 4 Dwelling 113m² abed/1bath, Garage 37m², ver 16m², aluminium, modern, aesthetic finishes, well fitted, no b-walling PROPERTY 1 PROPERTY 2 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 3 PROPERTY 4 PROPERTY 5 PROPERTY 5 PROPERTY 6 PROPERTY 7 PROP	✓ YES		as security :	ceptable a	740.00	147.5				
PROPERTY 2 Dwelling 110m ² 3bed/1bath/wc/bath-sh, Garage 43m ² , BQ 20m ² , Porch 20m ² , rgate, e-fence, b-walling, adverded finishes, wear & tear, worn paint PROPERTY 4 Dwelling 1154m ² 3bed/2bath, Garage 43m ² , BQ 20m ² , Porch 20m ² , rgate, e-fence, b-walling, average condition, fairly revamper PROPERTY 4 PROPERTY 1 PROPERTY 2 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 Prop. Info Adj factor Prop. Inf									STREET, STREET	•
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PROPERTY 1 Dwelling 154m² 3bed/2bath, Garage 37m², ver 16m², aluminium, modern, aesthetic finishes, well fitted, no b-walling PROPERTY 2 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 3 PROPERTY 4 PROPERTY 4 PROPERTY 4 PROPERTY 5 PROPERTY 5 PROPERTY 5 PROPERTY 5 PROPERTY 5 PROPERTY 6 PROPERTY PROPERTY 6 PROPERTY 6 PROPERTY 6 PROPERTY 6 PROPERTY 6 PROPERTY PROPERTY 6 PROPERTY	worn pai	& tear,	inishes, wear	, dated fir	+ 35m², wa	48m², Verandas 9	c/bath-sh, Gara	n ² 3bed/1bath/	Dwelling 210	PROPERTY 2
PROPERTY 1 PROPERTY 2 PROPERTY 3	ly revam	ition, fair	verage condi	walling, av	ate, e-fence	0m², Porch 20m²,	arage 43m², BB	n ² 4bed/3 bath,	Dwelling 181	PROPERTY 3
Prop. Info Adj Factor		b-walling	ell fitted, no l	nishes, wel	rn, aesthet	n², aluminium, m	arage 37m², ver	n ² 3bed/2bath,	Dwelling 154	PROPERTY 4
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ate of Sale			64	764	Sinhi Masi	1150		137		size (m²)
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djusted subject sales price	17-Ma				mnths	17-May-24	17 mnths	02-Jun-23		te of Sale
we Comparable Value based on Comparable sales N\$ 1,584,850.00 Domments or Recommended Conditions for Approval Improvements comprise a large 3-bedroom/1-bathroom dwelling, with an attached out-building comprising a veranda, partly closed carport, garagetached covered B8Q area. The yard area is unpaved, and the construction standard of the improvements is overly conventional, and finishes are dated in nature, but incomple operty needs extensive revamping works, particularly with numerous wall cracks, floor cover in some sections, paintworks, damaged/unhinged by oors, doors, inconsistent floor covering throughout, ceiling & roof works, wall tiling, yard rubble, revamping B9Q area and general wear & tear. Tarket value increasingly affected by current state of repair and low volume of minor improvements. The provements 238m². CERTIFICATE N\$ 800,000.00 ECLARATION Reclare that I have inspected the above property and have verified the particulars set out in this report. The provements of the particular	27 1710				84%	258	195%	112	1 ²)	provements (m
Insurance Value N\$ 1,584,850.00 Insurance Value Insurance Value N\$ 1,584,850.00 Insurance Value Insurance Value N\$ 1,584,850.00 Insurance Value N\$ 1,584,850.00 Insurance Value Insura		.67	N\$ 781,431.		093.02	N\$ 69	\$ 810,395.22		sales price	justed subject :
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Comments or Recommended Conditions for Approval mprovements comprise a large 3-bedroom/1-bathroom dwelling, with an attached out-building comprising a veranda, partly closed carport, garage etached covered BBQ area. he yard area is unpaved, and the construction standard of the improvements is overly conventional, and finishes are dated in nature, but incomple roperty needs extensive revamping works, particularly with numerous wall cracks, floor cover in some sections, paintworks, damaged/unhinged by corport, goods, inconsistent floor covering throughout, ceiling & roof works, wall tiling, yard rubble, revamping BBQ area and general wear & tear. Market value increasingly affected by current state of repair and low volume of minor improvements. Inprovements 238m². CERTIFICATE MARKET VALUE OF SUBJECT PROPERTY N\$ 800,000.00 SECLARATION declare that I have inspected the above property and have verified the particulars set out in this report. confirm that the valuation was compiled in accordance with the International Valuation Standards.										
mprovements comprise a large 3-bedroom/1-bathroom dwelling, with an attached out-building comprising a veranda, partly closed carport, garage etached covered BBQ area. he yard area is unpaved, and the construction standard of the improvements is overly conventional, and finishes are dated in nature, but incomple roperty needs extensive revamping works, particularly with numerous wall cracks, floor cover in some sections, paintworks, damaged/unhinged but ones, inconsistent floor covering throughout, ceiling & roof works, wall tiling, yard rubble, revamping BBQ area and general wear & tear. It is a subject to the construction of the improvements are dated in nature, but incomplete to cover in some sections, paintworks, damaged/unhinged but ones, and the construction of the improvements wall cracks, floor cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections,					350.00	N\$ 1,58	L			urance Value
mprovements comprise a large 3-bedroom/1-bathroom dwelling, with an attached out-building comprising a veranda, partly closed carport, garage etached covered BBQ area. he yard area is unpaved, and the construction standard of the improvements is overly conventional, and finishes are dated in nature, but incomple roperty needs extensive revamping works, particularly with numerous wall cracks, floor cover in some sections, paintworks, damaged/unhinged but ones, inconsistent floor covering throughout, ceiling & roof works, wall tiling, yard rubble, revamping BBQ area and general wear & tear. It is a subject to the construction of the improvements are dated in nature, but incomplete to cover in some sections, paintworks, damaged/unhinged but ones, and the construction of the improvements wall cracks, floor cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, paintworks, damaged/unhinged but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections, and finishes are dated in nature, but incomplete but ones, and the cover in some sections,	STATE OF						oval	nditions for App	ommended C	mments or Rec
ECLARATION declare that I have inspected the above property and have verified the particulars set out in this report. confirm that the valuation was compiled in accordance with the International Valuation Standards.	ıt incom nhinged	nature, bu	are dated in n aintworks, da	finishes ar	nventional, over in som rubble, rev	vements is overly us wall cracks, floo orks, wall tiling, ya	indard of the im ularly with num ut, ceiling & roo	e construction s ping works, part overing through	I BBQ area. npaved, and to stensive revant nsistent floor easingly affect	cached covered e yard area is u perty needs ex ors, doors, inco rket value incre
declare that I have inspected the above property and have verified the particulars set out in this report. confirm that the valuation was compiled in accordance with the International Valuation Standards.						CERTIFICAT				
declare that I have inspected the above property and have verified the particulars set out in this report. confirm that the valuation was compiled in accordance with the International Valuation Standards.					00.00	N\$ 80	Γ	PROPERTY	OF SUBJECT	ARKET VALUE
									valuation was	clare that I hav
									2024	

