

January 2016



Incorporated

**INTEREST RATE - 10.25%**  
**WHAT INCOME DO I NEED TO QUALIFY FOR A BOND? :**  
**1 MILLION AND DOWN**

LIESL PAGEL : 082 928 1643  
 DINO TSERKEZIS : 011 285 3500

[liesl@kqt.co.za](mailto:liesl@kqt.co.za)  
[dino@kqt.co.za](mailto:dino@kqt.co.za)

<u>Salary I need for a bond over 20 years</u>	<u>Monthly installment over 20 years</u>	<u>Salary I need for a bond over 30 years</u>	<u>Monthly instalment over 30 years</u>	<u>Bond Amount</u>
3 273.33	982.00	2 986.67	896.00	100 000.00
4 091.67	1 227.50	3 733.33	1 120.00	125 000.00
4 910.00	1 473.00	4 480.00	1 344.00	150 000.00
5 728.33	1 718.50	5 226.67	1 568.00	175 000.00
6 546.67	1 964.00	5 973.33	1 792.00	200 000.00
7 365.00	2 209.50	6 720.00	2 016.00	225 000.00
8 183.33	2 455.00	7 466.67	2 240.00	250 000.00
9 001.67	2 700.50	8 213.33	2 464.00	275 000.00
9 820.00	2 946.00	8 960.00	2 688.00	300 000.00
10 638.33	3 191.50	9 706.67	2 912.00	325 000.00
11 456.67	3 437.00	10 453.33	3 136.00	350 000.00
12 275.00	3 682.50	11 200.00	3 360.00	375 000.00
13 093.33	3 928.00	11 946.67	3 584.00	400 000.00
13 911.67	4 173.50	12 693.33	3 808.00	425 000.00
14 730.00	4 419.00	13 440.00	4 032.00	450 000.00
15 548.33	4 664.50	14 186.67	4 256.00	475 000.00
16 366.67	4 910.00	14 933.33	4 480.00	500 000.00
17 185.00	5 155.50	15 680.00	4 704.00	525 000.00
18 003.33	5 401.00	16 426.67	4 928.00	550 000.00
18 821.67	5 646.50	17 173.33	5 152.00	575 000.00
19 640.00	5 892.00	17 920.00	5 376.00	600 000.00
20 458.33	6 137.50	18 666.67	5 600.00	625 000.00
21 276.67	6 383.00	19 413.33	5 824.00	650 000.00
22 095.00	6 628.50	20 160.00	6 048.00	675 000.00
22 913.33	6 874.00	20 906.67	6 272.00	700 000.00
23 731.67	7 119.50	21 653.33	6 496.00	725 000.00
24 550.00	7 365.00	22 400.00	6 720.00	750 000.00
25 368.33	7 610.50	23 146.67	6 944.00	775 000.00
26 186.67	7 856.00	23 893.33	7 168.00	800 000.00
27 005.00	8 101.50	24 640.00	7 392.00	825 000.00
27 823.33	8 347.00	25 386.67	7 616.00	850 000.00
28 641.67	8 592.50	26 133.33	7 840.00	875 000.00
29 460.00	8 838.00	26 880.00	8 064.00	900 000.00
30 278.33	9 083.50	27 626.67	8 288.00	925 000.00
31 096.67	9 329.00	28 373.33	8 512.00	950 000.00
31 915.00	9 574.50	29 120.00	8 736.00	975 000.00
32 733.33	9 820.00	29 866.67	8 960.00	1 000 000.00
33 551.67	10 065.50	30 613.33	9 184.00	1 025 000.00
34 370.00	10 311.00	31 360.00	9 408.00	1 050 000.00
35 188.33	10 556.50	32 106.67	9 632.00	1 075 000.00
38 461.67	11 538.50	35 093.33	10 528.00	1 175 000.00

January 2016



Incorporated

**INTEREST RATE - 10.25**  
**WHAT INCOME DO I NEED TO QUALIFY FOR A BOND? :**  
**1 MILLION AND UP**

LIESL PAGEL  
 DINO TSERKEZIS

: 082 928 1643  
 : 011 285 3500

[liesl@kgt.co.za](mailto:liesl@kgt.co.za)  
[dino@kgt.co.za](mailto:dino@kgt.co.za)

<u>Salary I need for a bond over 20 years</u>	<u>Monthly installment over 20 years</u>	<u>Salary I need for a bond over 30 years</u>	<u>Monthly instalment over 30 years</u>	<u>Bond Amount</u>
32 733.33	9 820.00	29 866.67	8 960.00	1 000 000.00
36 006.67	10 802.00	32 853.33	9 856.00	1 100 000.00
39 280.00	11 784.00	35 840.00	10 752.00	1 200 000.00
42 553.33	12 766.00	38 826.67	11 648.00	1 300 000.00
45 826.67	13 748.00	41 813.33	12 544.00	1 400 000.00
49 100.00	14 730.00	44 800.00	13 440.00	1 500 000.00
52 373.33	15 712.00	47 786.67	14 336.00	1 600 000.00
55 646.67	16 694.00	50 773.33	15 232.00	1 700 000.00
58 920.00	17 676.00	53 760.00	16 128.00	1 800 000.00
62 193.33	18 658.00	56 746.67	17 024.00	1 900 000.00
65 466.67	19 640.00	59 733.33	17 920.00	2 000 000.00
68 740.00	20 622.00	62 720.00	18 816.00	2 100 000.00
72 013.33	21 604.00	65 706.67	19 712.00	2 200 000.00
75 286.67	22 586.00	68 693.33	20 608.00	2 300 000.00
78 560.00	23 568.00	71 680.00	21 504.00	2 400 000.00
81 833.33	24 550.00	74 666.67	22 400.00	2 500 000.00
85 106.67	25 532.00	77 653.33	23 296.00	2 600 000.00
88 380.00	26 514.00	80 640.00	24 192.00	2 700 000.00
91 653.33	27 496.00	83 626.67	25 088.00	2 800 000.00
94 926.67	28 478.00	86 613.33	25 984.00	2 900 000.00
98 200.00	29 460.00	89 600.00	26 880.00	3 000 000.00
101 473.33	30 442.00	92 586.67	27 776.00	3 100 000.00
104 746.67	31 424.00	95 573.33	28 672.00	3 200 000.00
108 020.00	32 406.00	98 560.00	29 568.00	3 300 000.00
111 293.33	33 388.00	101 546.67	30 464.00	3 400 000.00
114 566.67	34 370.00	104 533.33	31 360.00	3 500 000.00
117 840.00	35 352.00	107 520.00	32 256.00	3 600 000.00
121 113.33	36 334.00	110 506.67	33 152.00	3 700 000.00
124 386.67	37 316.00	113 493.33	34 048.00	3 800 000.00
127 660.00	38 298.00	116 480.00	34 944.00	3 900 000.00
130 933.33	39 280.00	119 466.67	35 840.00	4 000 000.00
134 206.67	40 262.00	122 453.33	36 736.00	4 100 000.00
137 480.00	41 244.00	125 440.00	37 632.00	4 200 000.00
140 753.33	42 226.00	128 426.67	38 528.00	4 300 000.00
144 026.67	43 208.00	131 413.33	39 424.00	4 400 000.00
147 300.00	44 190.00	134 400.00	40 320.00	4 500 000.00
150 573.33	45 172.00	137 386.67	41 216.00	4 600 000.00
153 846.67	46 154.00	140 373.33	42 112.00	4 700 000.00
157 120.00	47 136.00	143 360.00	43 008.00	4 800 000.00
160 393.33	48 118.00	146 346.67	43 904.00	4 900 000.00
163 666.67	49 100.00	149 333.33	44 800.00	5 000 000.00