
INDLULIVING
Everyone tells you you must earn a fortune to own a home.
Come look at this.

NOT A RENDER. NOT A PLAN.

It is already standing.

Glenway Estate at Diamond City, Mamelodi. Gated. Built by Cosmopolitan — **the first security estate in Mamelodi.**

BEDROOMS	BATHROOMS	PRICE
3	3	R1 470 000

INSIDE

Open-plan. Lounge straight into the kitchen.

- Oven and hob
- Fridge space
- Washing machine point
- Solar geyser on the roof

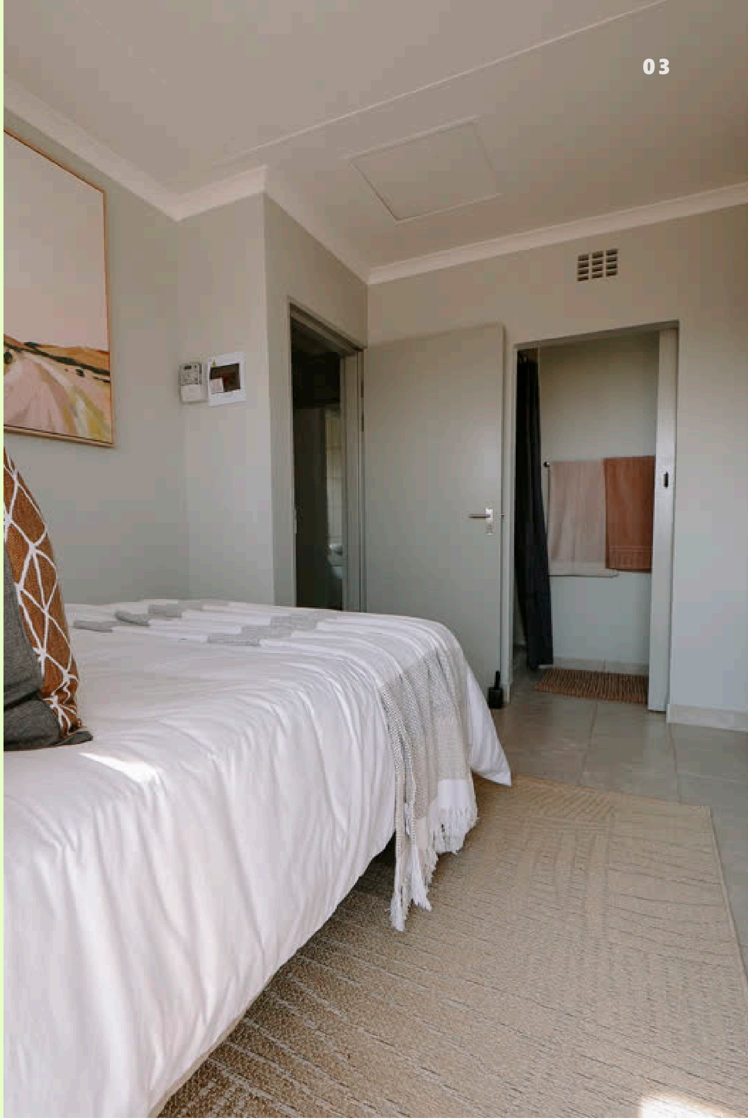
So your hot water isn’t fighting your electricity bill every month.

Photographs are of the furnished show unit. **The furniture is not included in the price.**

AND THEN THERE IS THIS

Two rental units. Own doors. Own entrances.

Each one en-suite, each with its own kitchenette.
Your tenants never walk through your house.



THE LAYOUT

61 m². Three bedrooms, three bathrooms.

The 45 Indlu stands, marked in pink. Glenway Estate Ext 11 — stands 250–434 m^2.

HERE IS WHAT SETS AN INDLULIVING HOME APART

The banks look at you.
We look at you and the house together.

The rooms bring in money every month, and **we count that money too.** So the weight is not all on your shoulders.

That is why many people who get a no from the bank get a yes from us.

WHY NOT JUST GO TO A BANK?

On this same house, a bank wants cash on the day.

A BANK

R96 774

cash on the day

Bond registration, transfer, duty and fees. **Before any deposit.**

A BANK, 10% DOWN

R241 336

cash on the day

The same costs, plus a **R147 000 deposit.**

THROUGH US

INDLU

R0

cash on the day

The costs go into your repayment agreement instead.

Almost nobody has that lying around. Just another reason to buy through us.

On a R1 470 000 freehold purchase. With no deposit the bond is the full R1 470 000: registration R47 506 plus transfer R49 268, which includes R7 800 transfer duty. With the 10% deposit the bond drops to R1 323 000 and the costs to R94 336, but the R147 000 is cash on top.

SO ON THE DAY YOU SIGN

R0

Nothing. Not one rand.

The agent’s commission, the transfer costs and the lawyer’s fees are **not waived**. They go into your repayment agreement, so you are not asked for them on the day.

THREE MORE THINGS IN YOUR FAVOUR

You buy a business, not just a house

You become the director and shareholder of a company, and the company owns the house and takes a business loan. It is not a bond and not a mortgage, and that is why the cash on the day is R0. **Fifteen years scheduled, twenty at the outside. Then it is yours.**

Our rates are fixed

Our agreement is not linked to prime, so a Reserve Bank move does not change what you pay. Prime is 10.50% today, and we show it only so you can compare us against a bank. **The instalment escalates 5% a year, but the rate never moves.**

Your own things stay yours

You sign no surety and give no personal guarantee. The loan is secured on the house and the rent, given by the company. **If it cannot be paid, the lender takes the house and the business — not what you own outside it.**

During the grace period there is **no loan instalment**. Interest is added to the loan in that time, so what you owe grows.

WHAT YOU KEEP DECIDES WHAT YOU PAY

MOST PEOPLE

MAIN BEDROOM

R9 760

a month, from you

You keep the main bedroom. Both rooms let — **R6 000 a month coming in.**

MAIN BEDROOM + ONE

R12 756

a month, from you

You keep the main bedroom and one room. One room let — **R3 000 a month coming in.**

ALL THREE BEDROOMS

R15 756

a month, from you

You keep the whole house. Nothing let, so no rent comes in.

The main bedroom is the biggest, so it carries the largest share. Rent is a potential, never a promise.

Levies **R350** and rates **R500** a month sit on top. Electricity is pre-paid. A 5% operating cost comes off all rent. **All figures are estimates, confirmed in writing on final approval.**

WHAT YOU NEED TO QUALIFY

R32 500*

a month, gross, for the household.

You, or you and a partner added together.

Most people we sign started exactly there. This figure is an indication and is confirmed on final approval.

AND THE ONES NOBODY SAYS OUT LOUD

“It sounds too good to be true. What’s the catch?”

You are the landlord. Letting the rooms is your job. That is the trade for not needing R96 774 in cash.

“How do I find tenants and collect the rent?”

You are the landlord, so the letting is yours to run — and we set you up to run it well. **We train you on the Odimo app**, and **we send our rental leads straight through it to you.** Indlu holds step-in rights if they are ever needed.

SIX THINGS, TWO MINUTES

1. The time slot that suits you
2. Your full name
3. A tick to say we may contact you
4. Your ID number — kept private
5. Car or on foot — we plan parking
6. Your email, so we can send the numbers

Book your slot today.
We check your numbers with you — at no cost.

Nobody is approved on a show day and we will never pretend otherwise.

START YOUR PRE-QUALIFICATION

apply.indluliving.properties/prequal.html

Indlu Living · Glenway Estate Ext 11, Diamond City, Mamelodi. Figures are for the entry unit at R1 470 000, correct at 10 September 2026. **All figures are an indication only and are confirmed in writing once final approval has been done.** Levies of R350 a month and rates and taxes of about R500 a month are indicative and sit on top of the instalment. Electricity is pre-paid. Figures follow the approved rental schedule: the property must earn R15 756.50 a month, with a 5% operating cost deducted from all rent. Rental income is a potential, not a guarantee; R3 000 a room is what we believe the two units can achieve. This is a business loan to a private company of which you become director and shareholder — not a mortgage bond, and the National Credit Act does not apply. Approval is subject to affordability assessment. The school site is land set aside on the approved layout, not a built facility. Photographs are of the Glenway show unit, which is furnished for display; **the furniture is not included in the price.** Information, not advice, not an offer.