

**AUCTION**

**IN THE HIGH COURT OF SOUTH AFRICA  
(GAUTENG DIVISION, JOHANNESBURG)**

**Case Number: 2024-109923**

In the matter between:

**NEDBANK LIMITED**

Applicant

and

**PFUNGWA MICHELLE NYAMUKACHI**

Respondent

ID: 790919 1131 189

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**NOTICE OF SALE IN EXECUTION**

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In execution of a judgment of the High Court of South Africa (Gauteng Division, Johannesburg) in the abovementioned suit, a Sale subject to a reserve price of **R350,000.00**, will be held by **THE SHERIFF OF HALFWAY HOUSE, 614 JAMES CRESCENT, HALFWAY HOUSE** on **TUESDAY, 09 DECEMBER 2025** at **11H00** of the undermentioned property of the Defendant on the conditions to be read out by the Auctioneer at the time of the sale, which conditions will lie for inspection, prior to sale, at the offices of **THE SHERIFF OF HALFWAY HOUSE, 614 JAMES CRESCENT, HALFWAY HOUSE**.

**CERTAIN:**

A unit consisting of –

- a) **Section No. 12** as shown and more fully described on Sectional Plan No. **SS970/2006** in the scheme known as **TERRACE VIEW** in respect of the land and building or buildings situated at **ERF 1314 SAGEWOOD EXTENSION 14; LOCAL AUTHORITY: CITY OF JOHANNESBURG METROPOLITAN MUNICIPALITY** of which section the floor area, according to the said Sectional Plan is **82 (EIGHTY-TWO)** square meters in extent;
- b) an undivided share in the common property in the schedule apportioned to the said section on accordance with the participation quota as endorsed on the said sectional plan.

Held under Deed of Transfer **ST14221/2008 AND SUBJECT TO SUCH CONDITIONS AS SET OUT IN THE AFORESAID DEED.**

Situated in the Magisterial District of **JOHANNESBURG NORTH**

**Situated at: DOOR 12 TERRACE VIEW, ACACIA STREET, SAGEWOOD**

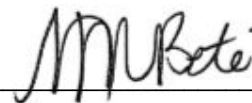
**IMPROVEMENTS:** (not guaranteed): Single Storey, Attached building, with tiled roof and tiled floors, Lounge, 2 bedrooms, kitchen, 1 bathroom, 1 shower, 1 toilet and 1 garage. Fenced area with paving.

**THE PROPERTY IS ZONED:** RESIDENTIAL

1. **The Purchaser shall in addition to the Sheriff's commission, which is 6% (six percent)** on the first R100 000.00 (One Hundred Thousand Rand) of the proceeds of the sale and thereafter 3.5% (Three comma Five percent) on R100 001.00 (One Hundred Thousand and One Rand) to R100 000.00 (One Hundred Thousand Rand) to R400 000.00 (Four Hundred Thousand Rand) and 1.5% (One point Five percent) on the balance of the proceed of the Sale plus VAT, subject to a maximum commission of R40 000.00 in total and a minimum of R3 000.00, pay a deposit of 10% of the purchase price in cash or bank guarantee cheque or EFT into the Sheriff's trust account immediately upon closing of the bid and the balance against transfer which shall be secured by a Bank or Building Society guarantee in a form acceptable to Plaintiff's conveyancers, which guarantee shall be delivered by the Purchaser to the Sheriff within (21) days from the date of the sale and shall provide for the payment of the full balance and any such interest payable as provided for hereunder.
2. The property may be taken possession of after signature of the conditions of sale, payment of the deposit and upon the balance of the purchase price being secured.
3. Should the purchaser receive possession of the property, the purchaser shall be liable for occupational rental at the rate of 1% of the purchase price per month.
4. The rules of this auction will be available at least 24 hours before the auction at **THE SHERIFF HALFWAY HOUSE, 614 JAMES CRESCENT, HALFWAY HOUSE.**
5. The aforesaid sale shall be subject to the provisions of the Consumer Protection Act 68 of 2008.
6. The auction will be conducted by the Sheriff or his Deputy.
7. Registration as a buyer is a pre-requisite subject to conditions including, inter alia:

- a. Directive of the Consumer Protection Act 68 of 2008.  
(URL <http://www.info.gov.za/view/DownloadandFileAction?id=99961>)
  - b. FICA - legislation i.r.o. proof of identity and address particulars.
  - c. Payment of a Registration Fee in cash / EFT amounting to R50,000.00 (refundable).
  - d. Registration conditions.
8. The sale will be augmented with a timed online sale commencing on the Thursday prior to the live sale at 11h00. The highest bid obtained will then serve as the opening bid at the live and online sale. Should no higher offer be achieved at the live auction, the highest bid made during the timed auction shall be viewed as the highest and final bid. Registration for participation on webcast auction at [www.shha.online](http://www.shha.online). All terms and conditions available on [www.shha.online](http://www.shha.online) or at 614 James Crescent, Halfway House, Midrand.

Signed at **JOHANNESBURG** this the **15<sup>th</sup>** day of **OCTOBER 2025**.



**ENDERSTEIN MALUMBETE INC**

**PER: N MALUMBETE**

Attorneys for the Plaintiff

2<sup>nd</sup> Floor

Office Suite S1

11 Naivasha Road

Sunninghill

Sandton

Ref: **NM/LS/N03993**

Email: [foreclosure3@endersteins.co.za](mailto:foreclosure3@endersteins.co.za)

Tel: 011 615 8591



# SS TERRACE VIEW 970, U:12 (PRETORIA)

## Deeds Office Property Scheme

2 Waterford Mews, Century City, Cape Town, 7441  
Tel: +27 87 330 7577 - NCR Reg No: NCRCB30  
Website: <https://www.searchworks.co.za>

### SEARCH INFORMATION

#### Summary

Search Type	Deeds Office Property Scheme
Search Description	SS TERRACE VIEW 970, U:12 (PRETORIA)
Reference	N03993
Date	09/10/2025

### SCHEME INFORMATION

#### Summary

Deeds Office	PRETORIA
Property Type	UNIT
Scheme Name	SS TERRACE VIEW
Scheme Number / Year	970/2006
Unit Number	12
Situated At	SAGEWOOD EXT 14;1314;0
Registration Division	JR
Municipality	CITY OF JOHANNESBURG
Province	GAUTENG
Remainder	NO
Diagram Deed	-
Size	82.0000
LPI Code	T0JR058700000131400000
Street Address	-

### OWNER SUMMARY

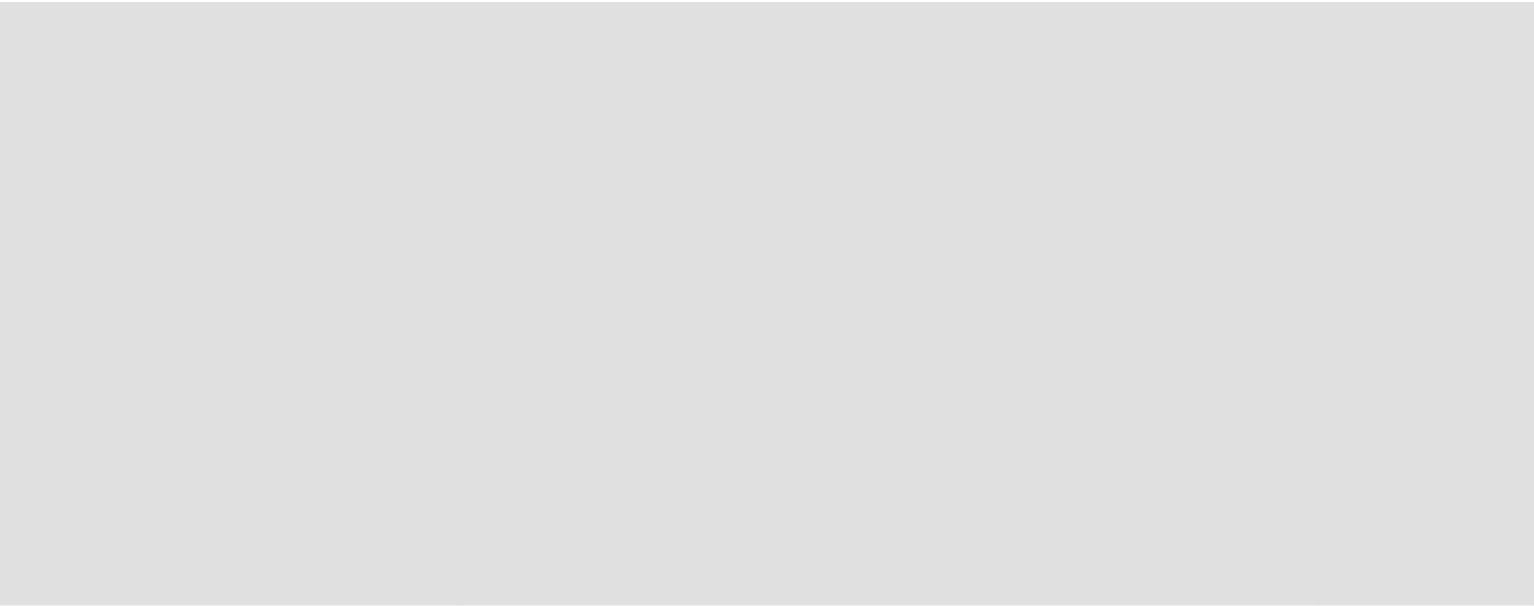
Owner Name	ID / Reg. Number	Purchase Price	Purchase Date
NYAMUKACHI PFUNGWA MICHELLE		R565 000,00	08/09/2007

### OWNER INFORMATION

#### Owner 1 of 1

Owner Name	NYAMUKACHI PFUNGWA MICHELLE
ID / Reg. Number	
Owner Type	PERSON
Title Deed	ST14221/2008
Purchase Date	08/09/2007
Registration Date	14/02/2008
Purchase Price	R565000.00
Multiple Owners	NO
Multiple Properties	-
Share	-
Microfilm Reference No.	20080307 10:13:24

ENDORSEMENT(S)			
Document Number	Microfilm Reference Number	Institution	Value
I-3048/2025AT	20251001 14:25:47	109923/2024	R0,00
SB14259/2008	20080307 10:14:20	NEDBANK LTD	R568 027,00
SK8207/2006S	20061114 02:50:44	-	R0,00



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a world class African city

Tel : (011) 375 5555  
Fax : (011) 358 3408/9

PO Box 5000  
Johannesburg 2000

E-mail :  
JoburgConnect@joburg.org.za

# COPY TAX INVOICE

VAT NO. : CITY OF JOHANNESBURG - 4760117194 VAT NO. : PIKITUP - 4790191292  
VAT NO. : JOHANNESBURG WATER - 4270191077 VAT NO. : CITY POWER - 4710191182

NYAMUKACHI PM  
PO Box 30663  
SAGEWOOD EXT.14  
2017

Date	2025/10/06
Statement for	October 2025
Physical Address	15 ACACIA STREET
Stand No./Portion	12 TERRACE VIEW
Township	SAGEWOOD EXT.14

Stand Size	Number of Dwellings	Valuation Date	Portion	Municipal Valuation	Region
82 m2	1	2023/07/01	A1	Market Value R 697,000.00	REGION A WARD 112

Invoice Number : 184005831132	Group :	Next Reading Date :
Client VAT Number :		Deposit Paid : R 0.00

Account Number 901051138	(PIN Code:980743)
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Previous Account Balance	53,424.98
Sub Total	53,424.98
Interest on Arrears	38.97
Current Charges (Excl. VAT)	561.77
VAT @ 15%	36.90

90 Days+	60 Days	30 Days	Current	Instalment Plan	Total Outstanding
51,680.94	872.15	871.89	637.64	0.00	54,062.62

Total Due	54,062.62
Due Date	2025/10/21

This Pre-termination Notice is issued in respect of MUNICIPAL SERVICES charges reflecting arrears over five (5) days. Paying your municipal account in full and or enter into payment arrangement will avoid services being cut off.

You are hereby notified that unless immediate payment of the outstanding amount is made the Council will issue instruction to cut off services and institute legal action.

Do you have a longstanding or unresolved service delivery-related issue with the City of Johannesburg? You may lodge your complaint today with the Office of the Ombudsman by contacting us 010 288 2800/emailing complaints@joburgombudsman.org.za

Remittance Advice :  
This stub must accompany payment,  
please do not detach if paying at the post office

Date : 2025/10/06 PFUNGWA MICHELLE NYAMUKACHI  
Acc. No. : 901051138 - 15 ACACIA STREET , SAGEWOOD EXT.14

EasyPay	>>>>> 91115 9010511385
SAPO	0146 901051138

Standard Bank City of Johannesburg Banking Details:  
Internet banking - Select preloaded Company details "City of Johannesburg".  
Deposits at SBSA branches - CIN no AA45 to be used in place of bank acc.no.  
Client Account No/Deposit Reference 901051138

>>>>> 516008800111159 90105113808

[illegible]

## PROVISIONAL STATEMENT

Page 1 of 3

NYAMUKACHI (H/O) PM  
NYAMUKACHI  
12 TERRACE VIEW  
ACACIA STREET  
SAGEWOOD  
1682

ACCOUNT NO: BTER00012A  
DATE: 23 October 2025  
E-MAIL : pfungwanyamukachi@gmail.com  
SCHEME NAME: TERRACE VIEW 12

Debit Order: No

Date	Description	Amount	Cumulative
	Balance Carried Over	120 877.77	
2024/10/01	Community Schemes Levy	14.84	120 892.61
2024/10/01	Levy : Sanitation	704.47	121 597.08
2024/10/01	Administrative Levy	1 242.00	122 839.08
2024/10/01	Reserve Fund Levy	327.00	123 166.08
2024/10/17	Interest On Arrears	1 436.40	124 602.48
2024/10/21	Attorney Invoice - Mat61672/Inv01-254728	2 803.82	127 406.30
2024/10/21	Notification Of Legal Charge For R2803.82	24.15	127 430.45
2024/11/01	Community Schemes Levy	14.84	127 445.29
2024/11/01	Levy : Sanitation	704.47	128 149.76
2024/11/01	Administrative Levy	1 242.00	129 391.76
2024/11/01	Reserve Fund Levy	327.00	129 718.76
2024/11/27	Interest On Arrears	2 206.71	131 925.47
2024/12/01	Community Schemes Levy	14.84	131 940.31
2024/12/01	Levy: Sanitation	704.47	132 644.78
2024/12/01	Administrative Levy	1 242.00	133 886.78
2024/12/01	Reserve Fund Levy	327.00	134 213.78
2024/12/13	Debt Collection Admin Fee	24.15	134 237.93
2024/12/18	Interest On Arrears	1 155.76	135 393.69
2025/01/01	Community Schemes Levy	14.84	135 408.53
2025/01/01	Levy: Sanitation	704.47	136 113.00
2025/01/01	Administrative Levy	1 242.00	137 355.00
2025/01/01	Reserve Fund Levy	327.00	137 682.00
2025/01/17	Interest On Arrears	1 633.98	139 315.98
2025/02/01	Community Schemes Levy	14.84	139 330.82
2025/02/01	Levy: Sanitation	704.47	140 035.29
2025/02/01	Administrative Levy	1 242.00	141 277.29
2025/02/01	Reserve Fund Levy	327.00	141 604.29
2025/02/18	Interest On Arrears	2 025.22	143 629.51
2025/02/20	Attorney Invoice - Mat61672/Inv01-25655	1 895.20	145 524.71
2025/02/20	Notification Of Legal Charge For R1895.20	24.15	145 548.86
2025/03/01	Community Schemes Levy	14.84	145 563.70
2025/03/01	Levy: Sanitation	704.47	146 268.17

**Pretor Group comprising of: Sectional Title Administration • Residential Communities Administration  
Home Rentals • Commercial Property Management • Financial Services**

**Directors:** GO von Broembsen BA (LLB) (CEO), BN Cowie BCom (COO), A Serfontein BCom (Hons) (CAO)  
Reg No 1960/000260/07 Vat No 4920102888 Registered Debt Collector Reg No 0037104/09 **Registered with the PPRA**  
Tel: +27 (0) 12 001 9000 • River Falls Office Park, 262 Rose Avenue, Doringkloof, 0157 • Private Bag X115, Centurion, 0046  
Email: pretor@pretor.co.za • www.pretor.co.za



# PROVISIONAL STATEMENT

Page 2 of 3

NYAMUKACHI (H/O) PM  
NYAMUKACHI  
12 TERRACE VIEW  
ACACIA STREET  
SAGEWOOD  
1682

ACCOUNT NO: BTER00012A  
DATE: 23 October 2025  
E-MAIL : pfungwanyamukachi@gmail.com  
SCHEME NAME: TERRACE VIEW 12

Debit Order: No

Date	Description	Amount	Cumulative
2025/03/01	Administrative Levy	1 242.00	147 510.17
2025/03/01	Reserve Fund Levy	327.00	147 837.17
2025/03/18	Interest On Arrears	1 693.74	149 530.91
2025/04/01	Community Schemes Levy	14.84	149 545.75
2025/04/01	Levy: Sanitation	704.47	150 250.22
2025/04/01	Administrative Levy	1 242.00	151 492.22
2025/04/01	Reserve Fund Levy	327.00	151 819.22
2025/04/17	Interest On Arrears	1 893.16	153 712.38
2025/05/01	Community Schemes Levy	14.84	153 727.22
2025/05/01	Levy: Sanitation	704.47	154 431.69
2025/05/01	Administrative Levy	1 242.00	155 673.69
2025/05/01	Reserve Fund Levy	327.00	156 000.69
2025/05/17	Interest On Arrears	1 952.17	157 952.86
2025/06/01	Community Schemes Levy	14.84	157 967.70
2025/06/01	Levy: Sanitation	704.47	158 672.17
2025/06/01	Administrative Levy	1 242.00	159 914.17
2025/06/01	Reserve Fund Levy	327.00	160 241.17
2025/06/20	Interest On Arrears	2 359.57	162 600.74
2025/07/01	Community Schemes Levy	14.84	162 615.58
2025/07/01	Levy: Sanitation	802.39	163 417.97
2025/07/01	Administrative Levy	1 242.00	164 659.97
2025/07/01	Reserve Fund Levy	327.00	164 986.97
2025/07/25	Interest On Arrears	2 428.04	167 415.01
2025/07/29	Attorney Invoice - Mat61672/Prf01-22995	3 810.52	171 225.53
2025/07/29	Notification Of Legal Charge For R3810.52	24.15	171 249.68
2025/08/01	Backdated Levy	726.67	171 976.35
2025/08/01	Community Schemes Levy	19.20	171 995.55
2025/08/01	Levy: Sanitation	802.39	172 797.94
2025/08/01	Administrative Levy	1 460.00	174 257.94
2025/08/01	Reserve Fund Levy	327.00	174 584.94
2025/08/19	Interest On Arrears	1 702.94	176 287.88
2025/08/29	1 X Debtor Arrear Notification (Legal Dept) @ 24.15	24.15	176 312.03
2025/09/01	Backdated Levy	617.67	176 929.70
2025/09/01	Community Schemes Levy	19.20	176 948.90
2025/09/01	Levy: Sanitation	802.39	177 751.29
2025/09/01	Administrative Levy	1 460.00	179 211.29
2025/09/01	Reserve Fund Levy	327.00	179 538.29
2025/09/17	Interest On Arrears	2 162.26	181 700.55
2025/09/23	1 X Debtor Arrear Notification (Legal Dept) @ 24.15	24.15	181 724.70
2025/10/01	Backdated Levy	617.67	182 342.37

**Pretor Group comprising of: Sectional Title Administration • Residential Communities Administration  
Home Rentals • Commercial Property Management • Financial Services**

**Directors:** GO von Broembsen BA (LLB) (CEO), BN Cowie BCom (COO), A Serfontein BCom (Hons) (CAO)  
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NYAMUKACHI (H/O) PM  
NYAMUKACHI  
12 TERRACE VIEW  
ACACIA STREET  
SAGEWOOD  
1682

ACCOUNT NO: BTER00012A  
DATE: 23 October 2025  
E-MAIL : pfungwanyamukachi@gmail.com  
SCHEME NAME: TERRACE VIEW 12

Debit Order: No

Date	Description	Amount	Cumulative
2025/10/01	Community Schemes Levy	19.20	182 361.57
2025/10/01	Levy: Sanitation	802.39	183 163.96
2025/10/01	Administrative Levy	1 460.00	184 623.96
2025/10/01	Reserve Fund Levy	327.00	184 950.96
2025/10/17	Interest On Arrears	2 309.07	187 260.03
2025/11/01	Community Schemes Levy	19.20	187 279.23
2025/11/01	Levy: Sanitation	802.39	188 081.62
2025/11/01	Administrative Levy	1 460.00	189 541.62
2025/11/01	Reserve Fund Levy	327.00	189 868.62
		Interest not yet charged as at 23/10/2025	544.11
		Debt Collection Commission not yet charged as at 23/10/2025	585.35
		Total to settle the account as at 23/10/2025	<b>190 998.08</b>

The balance reflected on this statement does not constitute clearance figures

## PAYMENT REFERENCE: BTER00012A

**Bank Name** First National Bank  
**Account Name** Pretor Group (Pty) Ltd  
**Account Number** 514 242 794 08  
**Branch Code** 251445

**Pretor Group comprising of: Sectional Title Administration • Residential Communities Administration  
Home Rentals • Commercial Property Management • Financial Services**

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