

AUCTION

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

CASE NO: 2024-56951

In the matter between:

FIRSTRAND BANK LIMITED
(FIRST NATIONAL BANK Division)
(REG. NO. 1929/001225/06)

Applicant

and

MUSCAT, CLINTON
(ID NO: 810323 5276 089)

First Respondent

RAFFERTY, KATHERINE JANE
(ID NO: 840429 0047 089)

Second Respondent

ON FIRE MARKETING CC
(REG NO: 2006/079960/23)

Third Respondent

**CITY OF JOHANNESBURG METROPOLITAN
MUNICIPALITY**

Fourth Respondent

WATERFALL COUNTRY ESTATE WUQF (PTY) LTD
(REG NO. 2004/013493/07)

Fifth Respondent

**WATERFALL COUNTRY ESTATE HOME OWNERS
ASSOCIATION NPC**
(REG NO. 2009/012918/08)

Sixth Respondent

NOTICE OF SALE

This is a Sale in Execution conducted in accordance to the Consumer Protection Act 68 of 2008 as amended, in pursuant to a Judgment granted against the First and Second Respondents for money owing to the Applicant in the above Honourable Court dated the **23rd** day of **JANUARY 2025** in terms of which the Leasehold Rights of the

First and Second Respondents in and to the Registered Lease and Registered Assignment ceded to the First and Second Respondents by Notarial Deed of Cession and Assignment of Lease held by Leasehold Registration Number K451/2018 ("the Leasehold Rights) in the property below will be sold in execution on the **26th** day of **MAY 2026** at **11:00** at the **SHERIFF`S OFFICE, HALFWAY HOUSE-ALEXANDRA, 614 JAMES CRESCENT HALFWAY HOUSE** to the highest bidder with a reserve price of R4 000 000.00.

**CERTAIN PROPERTY :- ERF 2552 JUJSKEI VIEW EXTENSION 56 TOWNSHIP
REGISTRATION DIVISION, I.R.,
THE PROVINCE OF GAUTENG**

**SITUATE AT:- 2552 BANDAMA DRIVE, WATERFALL COUNTRY
ESTATE, WATERFALL DRIVE, JUJSKEI VIEW EXT 5,
MIDRAND**

MEASURING:- 604 (SIX HUNDRED AND FOUR) SQUARE METRES

HELD BY CERTIFICATE OF REGISTERED TITLE NUMBER: T88848/2010

ZONING: Residential

IMPROVEMENTS:

The following information is furnished but not guaranteed: -

MAIN BUILDING

DOUBLE STOREY

**ENTRANCE HALL, LOUNGE, FAMILY ROOM X2, DINING ROOM, STUDY,
KITCHEN, SCULLERY, BEDROOMS X3, BATHROOMS X2, SHOWERS X2, WC
X3, DRESSING ROOM**

OUTBUILDINGS

GARAGE X2, COVERED PATIO, BALCONY X2

The purchaser shall in addition to the Sheriff's commission, which is 6% (Six Percent)

on the proceeds of the sale up to a price of R100,000.00 (One Hundred Thousand Rand) and thereafter 3.5% (three point five percent) on R100,001.00 to R400,000.00 and 1.5% on the balance of the proceed of the sale, subject to a maximum commission of R40 000.00, plus VAT, in total and a minimum of R3 000.00, plus VAT, (inclusive in all instances of the sheriff's bank charges and other expenses incurred in paying the proceeds into his or her trust account), pay a deposit of 10% (Ten Percent) of the purchase price in bank guaranteed cheque or EFT into the Sheriff's Trust Account immediately upon closing of the bid. The balance shall be paid against transfer and shall be secured by a guarantee issued by a financial institution approved by the execution creditor or its attorney, and shall be furnished to the sheriff within 21 (twenty one) days after the date of sale or after the date of confirmation of the sale by the court.

The Rules of this auction are available 24 hours before the auction at the office of the SHERIFF HALFWAY HOUSE - ALEXANDRA at 614 JAMES CRESCENT HALFWAY HOUSE

The Auction will be conducted by the Sheriff Halfway House - Alexandra, or his deputy. Registration as a buyer is a pre-requisite subject to conditions, inter alia :-

- A) Directive of the Consumer Protection Act 68 of 2008
(URL<http://www.info.gov.za/view/DownloadFileAction?id=99961>)**
- B) FICA – legislation i.r.o. proof of identity and address particulars. All bidders are required to present their Identity Document together with their proof of residence for FICA compliance.**
- C) All bidders are required to pay R50 000.00 (refundable) registration fee prior to the commencement of the auction in order to obtain a buyers card.**

The sale will be augmented with a timed online sale commencing on 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 shha.online. All terms and conditions available on shha.online or at 614 James Crescent, Halfway House, Midrand.

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 as per the conditions of sale.

Should the purchaser receive possession of the property, the purchaser shall be liable for occupational rent at the rate of 1% of the purchase price per month or part thereof.

DATED at **JOHANNESBURG** on this the **26th** day of **MARCH 2026**.

JAY MOTHOB I INCORPORATED
Attorneys for Plaintiff
9 Arnold Road
Rosebank
Ref: **Mr QV Olivier/mg/MAT94349**
Tel: 011-268-3500
Fax: 011-268-3555

TO: THE REGISTRAR OF THE ABOVE
HONORABLE COURT
JOHANNESBURG



This report is compiled exclusively from the very latest data directly supplied to WinDeed by the Deeds Office.

Any personal information obtained from this search will only be used as per the Terms and Conditions agreed to and in accordance with applicable data protection laws including the Protection of Personal Information Act, 2013 (POPI), and shall not be used for marketing purposes.

**** ASTERISKS INDICATE THE INFORMATION IS ENRICHED FROM THE WINDEED DATABASE.**

SEARCH CRITERIA			
Search Date	2026/04/30 05:54	Erf Number	2552
Reference	-	Portion Number	-
Report Print Date	2026/04/30 05:54	Deeds Office	Pretoria
Township	jukskei view	Search Source	Deeds Office

PROPERTY INFORMATION			
Property Type	ERF	Diagram Deed Number	T88848/2010
Township	JUKSKEI VIEW EXT 56	Local Authority	MIDRAND-RABIE RIDGE MSS
Erf Number	2552	Province	GAUTENG
Portion Number	0	Extent	604.0000SQM
Registration Division	IR	LPI Code	TOIR09580000255200000
Previous Description	-	Co-ordinates (Lat/Long)**	-26.010576 / 28.094006
Suburb / Town**	JUKSKEI VIEW		

OWNER INFORMATION (1)			
WATERFALL COUNTRY ESTATE W U Q F PTY LTD			Owner 1 of 1
Company Type**	COMPANY	Document	T88848/2010
Registration Number	200401349307	Microfilm / Scanned Date	-
Name	WATERFALL COUNTRY ESTATE W U Q F PTY LTD	Purchase Price (R)	CRT
Multiple Owners**	NO	Purchase Date	-
Multiple Properties**	NO	Registration Date	2010/12/14
Share (%)	-		

ENDORSEMENTS (31)				
#	Document	Institution	Amount (R)	Microfilm / Scanned Date
1	B4343/2018	FIRSTRAND BANK LTD	5 231 250	-
2	I-1839/2025AT	56951/2024	-	-
3	K1561/2010L	-	-	-
4	K1558/2010L	ATTACQ WATERFALL INV	-	-

DISCLAIMER

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ENDORSEMENTS (31)				
#	Document	Institution	Amount (R)	Microfilm / Scanned Date
		CO PTY LTD		
5	K1559/2010L	-	-	-
6	K1560/2010L	-	-	-
7	K1562/2010L	ATTACQ WATERFALL INV CO PTY LTD	-	-
8	K1848/2010S	-	-	-
9	K1849/2010S	-	-	-
10	K192/1963RM	-	-	-
11	K2514/1976S	-	-	-
12	K2768/2015L	ZHANG XIN	-	-
13	K2769/2015L	ELS SHAUN ANTHONY	-	-
14	K2800/2007S	-	-	-
15	K300/2009S	-	-	-
16	K3161/2000S	-	-	-
17	K3366/1997S	-	-	-
18	K332/2009L	WATERVAL ISLAMIC INSTITUTE	-	-
19	K3589/1985L	-	-	1985 149 6 :23:18
20	K3772/2010S	-	-	-
21	K4394/1999S	-	-	-
22	K4398/1999S	-	-	-
23	K451/2018L	MUSCAT CLINTON	-	-
24	K450/2018L	ELS SHAUN ANTHONY	-	-
25	K4795/2010S	-	-	-
26	K5028/1992S	-	-	-
27	K55/1973S	-	-	-
28	K6372/2012L	-	-	-
29	VA3804/2015	WATERFALL COUNTRY ESTATE W U Q F PTY LTD	-	-
30	VA4629/2014	ATTACQ WATERFALL INV CO PTY LTD	-	-
31	PFILED - TR10333 K1560/2010L	-	-	-

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HISTORIC DOCUMENTS (5)				
#	Document	Institution	Amount (R)	Microfilm / Scanned Date
1	K4797/2010L	-	-	-
2	B56580/2012	-	-	-
3	K6090/2010L	-	-	-
4	B24145/2015	-	-	-
5	T72652/2010	WATERFALL COUNTRY ESTATE WUQF PTY LTD	T/T	-

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a world class African city

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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

**KATHERINE JANE & CLINTON RAFFERTY
& CLINTON**
UNIT:7 ESPRIT ESTATE
29 BOWLING AVENUE
WENDYWOOD EXT.14
2091

Date	2026/04/08
Statement for	April 2026
Physical Address	2552 BANDAMA DRIVE
Stand No./Portion	00002552 - 00000 - 00
Township	JUKSKEI VIEW EXT.56

Stand Size	Number of Dwellings	Valuation Date	Portion	Municipal Valuation	Region
604 m2		2023/07/01	A1	Market Value R 5,273,000.00	Region A Ward 132

Invoice Number : 172006077904	Group :	Next Reading Date :
Client VAT Number :		Deposit Paid : R 5,964.49

Account Number 558608508	(PIN Code:249926)
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Previous Account Balance	255,741.87
Sub Total	255,741.87
Interest on Arrears	385.58
Current Charges (Excl. VAT)	7,627.03
VAT @ 15%	550.73

Total Due	264,305.21
Due Date	2026/04/23

90 Days+	60 Days	30 Days	Current	Instalment Plan	Total Outstanding
240,066.06	8,036.30	7,639.51	8,563.34	0.00	264,305.21

Dear Customer: Pre-termination notices have been issued for accounts in arrears and handed to external collectors. Accounts with que ries must still be paid; averages apply only to disputed services. 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 : 2026/04/08 KATHERINE JANE & CLINTON RAFFERTY & CLI
Acc. No. : 558608508 - 2552 BANDAMA DRIVE, , JUKSKEI VIEW EXT.56

EasyPay >>>> 91115 5586085085

SAPO 0146 558608508

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 558608508

>>>> 516008800111159 55860850809

Account Number 558608508

Johannesburg Water	VAT No. 4270191077	Amount	Sub Total
Water & Sanitation			
Category of Water: Consumption - Residential (Reading period = 2026/02/20 to 2026/03/14 = 23 days) Meter: CARK2747; Register: 1; Multiply factor: 1; Start reading: 4,703.000; End reading: 4,746.000; Difference: 43.000; Consumption: 43.000; Units: KL; Type: Actual Readings. Daily average consumption 1.870 KL Charges for 43.000 KL are based on a sliding scale for a 23 day period Step 1 4.534 KL @ R 0.0000 (Billing Period 2026/04) Step 2 3.022 KL @ R 29.840 Step 3 3.779 KL @ R 31.150 Step 4 3.778 KL @ R 43.670 Step 5 7.556 KL @ R 60.360 Step 6 7.557 KL @ R 66.010 Step 7 7.556 KL @ R 83.280 Step 8 5.218 KL @ R 89.240 Extended Social Package Grant Demand Management Levy (Billing Period 2026/04) Category of Sewer: Residential Sewer monthly charge based on Stand size 604 m2 (Billing Period 2026/04) VAT: 15.00% (Total Amount: 3,185.53)		0.00 90.18 117.72 164.99 456.08 498.84 629.26 465.65 0.00 65.08 697.73 477.83	3,663.36
City Power	VAT No. 4710191182		
Electricity			
Unbilled Electricity: Eskom supply VAT: 15.00%		0.00 0.00	0.00
City of Johannesburg	VAT No. 4760117194		
Property Rates			
Category of Property: Property Rates Residential R 5,273,000.00 X R 0.0095447 / 12 (Billing Period 2026/04) Less rates on first R300 000.00 of market value VAT: 0 %		4,194.12 - 238.62 0.00	3,955.50
PIKITUP	VAT No. 4790191292		
Refuse			
Refuse Residential (Billing Period 2026/04) VAT: 15.00% (Total Amount: 486.00)		486.00 72.90	558.90

Current Charges (Incl. VAT)

8,177.76

Where can payments be made ?

Any CoJ Cash Office; any Easy Pay site; any bank (branch, ATM or internet site).

YOUR ACCOUNT NUMBER IS YOUR REFERENCE NUMBER

How can payments be made ?

By debit order, cash, debit or credit card.

KEEP ALL RECEIPTS FOR FUTURE REFERENCE

When can payments be made ?

Payments must reach CoJ on or before the due date.

Change of Address

This must be done timeously, in writing and submitted to any CoJ Municipal Regional Office.

Terminating Electricity and Water.

This must be done in writing, 7 working days before the date you want your services terminated and submitted to any CoJ Municipal Regional Office.



Waterfall Country Estate Home Owners

Association

Reg No: 2009/012918/08

Email.: lee-anner@zenteq.co.za

Contact No.: 010 591 4671

ADDRESS

2630 Timbavati

Drive, 1st Floor

Clubhouse,

Gate 4, Jukskei View

Ext 56, Midrand, 1685

Mr C Muscat & Ms KJ Rafferty

Mr C Muscat & Ms KJ Rafferty 2552 Waterfall Country Estate

Waterfall Drive Midrand

Unit No 2552

Reference: MRC015-D2552

Tel: 27828542553

Email: clinton@onfire.co.za

STATEMENT

DATE
2026-05-01

Date	Source	Description	Debit	Credit	Cumulative
2025-05-01		Balance b/f	0.00	0	0.00
2026-03-01	Invoice	INV02635	3927.42	0	3 927.42
2026-04-01	Journal Batch 3	Take on Balance 28.02.2026	14345.15	0	18 272.57
2026-04-01	Invoice	INV04544	4005.42	0	22 277.99
2026-04-16	FIRST NATIONAL BANK: 63195417770	FNB OB PMT MRC015-D2552 - "Payment - Thank you"	0	5000.00	17 277.99
2026-05-01	Invoice	INV06423	4020.42	0	21 298.41

120+ days	90+ days	60+ days	30+ days	Current
0.00	0.00	0.00	17 277.99	4 020.42
BANKING DETAILS Bank Name: FIRST NATIONAL BANK Account Number: 63195417770 Branch Code: 250655 Reference: MRC015-D2552 Account Holder: WATERFALL COUNTRY ESTATE Account Type: CURRENT Branch Name: MAIN				Total Due R 21 298.41