

Property Purchase & Ownership Checklist

How to Use This Template

Replace all prompts with your own details.

This checklist is designed to guide first-time homebuyers or property investors through the key legal, financial, and practical steps involved in purchasing property in South Africa. Complete each section by filling in your personal, property, and finance details, and tick each item as it is verified or completed. Use it before, during, and after the purchase process to stay organized and ensure all documentation and inspections are in order. Keep the completed checklist with your purchase records for future reference.

This checklist is a general informational resource and does not constitute legal, financial, or professional advice. Property transactions in South Africa involve legal processes governed by the Deeds Registries Act, the National Credit Act, and municipal regulations. Buyers should seek advice from qualified professionals where required. Bilnor Staffing Solutions accepts no responsibility for any errors, omissions, or outcomes resulting from the use of this template.

DISCLAIMER:

This template is provided by Bilnor Staffing Solutions as a general guidance resource to assist users with property purchase and ownership processes. It is not intended to serve as legal, financial, or professional advice. Users should independently verify all information and consult qualified professionals where necessary. Bilnor Staffing Solutions accepts no liability for any errors, omissions, or outcomes arising from the use of this template.

1. Buyer Details

Full Name:	
ID:	
Address:	
Cell:	
Email:	

2. Property Details

Property Address:	
Type of Property (House/Flat/Sectional Title/Other):	
Purchase Price:	R
Seller Name/Entity:	
Estate Agent (if any):	
Agent Contact Number:	

3. Legal & Compliance Checklist

Tick each item once confirmed:

- ☐ **Offer to Purchase (OTP)** reviewed and signed
- ☐ Conditions in OTP understood (finance, sale of existing home, etc.)
- ☐ **Title Deed** status confirmed
- ☐ **Property ownership verified** on Deeds Office records
- ☐ **Rates & Taxes Clearance** required for transfer
- ☐ **Body Corporate or HOA documents** obtained (if sectional title or estate)
 - Conduct Rules
 - Financial Statements
 - Levy clearance
- ☐ **Seller's Property Disclosure Form** reviewed
- ☐ **Zoning information** obtained (if applicable)
- ☐ **Compliance Certificates** arranged or requested:
 - ☐ Electrical Certificate of Compliance (CoC)
 - ☐ Electric Fence CoC (if applicable)
 - ☐ Gas Compliance Certificate
 - ☐ Plumbing Certificate (City of Cape Town only)

Notes:

4. Property Condition & Inspection

Tick each item once confirmed:

- ☐ Full property inspection done (DIY or professional)
- ☐ Structural issues checked (cracks, damp, leaks)
- ☐ Roof and gutters inspected
- ☐ Plumbing checked (pressure, leaks, geyser condition)
- ☐ Electrical system tested
- ☐ Security measures assessed (fencing, alarms, access control)
- ☐ Pest/termite inspection (recommended)
- ☐ Issues disclosed by seller understood
- ☐ Renovation/repair cost estimate prepared

Notes:

5. Finance & Affordability Checklist

- ☐ Pre-approval obtained from bank/bond originator
Bank/Provider: _____
Amount Approved: R _____
- ☐ Bond application submitted and tracked
- ☐ Bond interest rate and repayment terms understood
- ☐ Total cost of credit reviewed (per NCA requirements)
- ☐ Bond registration attorney fees understood
- ☐ Transfer attorney fees understood
- ☐ Deposit amount confirmed (if applicable): R _____
- ☐ Insurance quotes obtained:
- ☐ Homeowners insurance
- ☐ Household contents insurance (optional)
- ☐ Monthly levies (if applicable): R _____
- ☐ Municipal rates & taxes estimate: R _____
- ☐ Maintenance costs budgeted

Notes

6. Transfer & Registration Checklist

- ☐ OTP (Offer to purchase) sent to transferring attorneys
- ☐ FICA documents submitted (ID, Proof of Address)
- ☐ Bond approval received in writing
- ☐ Transfer documents signed
- ☐ Bond registration documents signed
- ☐ Transfer duty paid (if applicable)
- ☐ Final statement from attorneys reviewed
- ☐ Property registered at Deeds Office
- ☐ Proof of registration received

7. Before Moving In

- ☐ Final walk-through inspection completed
- ☐ Keys handed over
- ☐ Electricity/water accounts transferred
- ☐ Body Corporate/HOA notified of new ownership
- ☐ Insurance activated
- ☐ Safety checks completed

Notes:
