



I Ukwenza isiphakamiso sokuthenga

Uma ususithathile isinqumo sokuthi hloboluni lwendlu oyithandayo, wayibona indlu ofuna ukuyithenga, futhi usukulungele ukuqala kohlelo lokuthenga umuzi wakho omusha, kuzokwenzeka lokhu okulandelayo:

1. Kuzodingeka usayine amaphepha esiphakamiso sokuthenga, esibizwa phecelezi ngokuthi yi-Offer to Purchase, esiwuphawu olutshengisa inhloso yakho yokuthenga indlu kodayisayo.
2. Uma ususayinile lawa maphepha azokwedluliselwa kodayisayo ukuze emukele noma asichithe isiphakamiso sakho esibalula nemali ozimisele ukuthenga ngayo indlu.
3. Qinisekisa ukuthi isiphakamiso sokuthenga osenzile siyacacisa usuku lokuphelelwa kwaso yisikhathi. Lokhu kwenza ukuba umdayisi asheshe aphenyule ngokwamukela noma achithe lesi siphakamiso osenzile. Nquma nosuku ofuna ukungena ngalo endlini (occupation date). Lolo suku ofuna ukungena ngalo lungaba emuva kokuba indlu ishshintshelwe egameni lakho, kanti futhi kungaba wusuku olunganeno kokubhaliswa kwendlu egameni lakho, okusho ukuthi uyokhokhiswa i-irenti yokuhlala. Ningaxoxisana nodayisayo mayelana nemali yerenti, futhi kufanele irenti ihambelane nenani efanele ukuqashiswa ngalo indlu.
4. Ngezinye izikhathi othengayo angakhokha idiphozithi ewuphawu lokukhombisa ukuzimisela ngokuthenga nokuthi uthembekile. Kumele kucaciswe emaphepheni esiphakamiso sokuthenga ukuthi imali yediphozithi izobekwa kwi-akhawunti ye-trust enenzalo kuze kushaye isikhathi sokuba indlu isuswe egameni lodayisayo idluliselwe egameni lothengayo. Kufanele lawa maphepha acacise futhi nokuthi othengayo unelungelo lokuthola inzalo eyophuma naleyo diphozithi. Kwelulekwa ukuba le mali yediphozithi ibekwe kuphela kwi-akhawunti yommeli.
5. Ngokujwayelekile uma kusayinwa amaphepha esiphakamiso sokuthenga kwendlu yenani lika-R250 000 noma ngaphansi, kuye kube nezinsuku ezinhlano (cooling-off period) ezinika othengayo ithuba lokuba akwazi ukuhoxa uma eshintsha umqondo.
6. Kuvamile ukuthi kulawa maphepha kube nesigatshana esibalula isikhathi samahora angu-72, esinikeza odayisayo ithuba lokuthi aqhubeke afune omunye odinga ukuthenga indlu, ngisho nangemuva kokuba esesamukele isiphakamiso sokuthenga sokuqala. Lesi sigatshana sisebenza lapho isiphakamiso sokuthenga sincike ezimweni ezithile njengokwamukelwa kwesicelo semalimboleko salowo ofuna ukuthenga umuzi. Uma odayisayo amukela esinye isiphakamiso sokuthenga komunye umuntu, lowo obesayine kuqala ubekelwa amahora awu-72 ukuba agcwalisekise imibandela ekwisiphakamiso sokuthenga abesisayinile.
7. Yenza uhlu lwezinto okufanele zifakwe kule ndlu oyithengayo, okungaba wumshini ozishintshayo wokuhanza i-swimming pool, amarimothi amagaraji, njll. Beka kuqonde ngoqo okufunayo, ucacise kahle imininingwane.
8. Uma esesayiniwe yizinhlangothi zombili amaphepha esiphakamiso sokuthenga, aphenyuka abe yisivumelwane esisemthethweni sokudayiselana esibizwa ngokuthi yi-deed of sale. Kodwa kuyenzeka kulawo maphepha asemthethweni kube nemibandela elengisiweyo efana nokulinda ukuphasiswa kwesicelo semalimboleko yokuthenga umuzi, okuthi uma sesiphasile bese bobabili abadayiselanayo baphoqekele ngokusemthethweni ukuba bangabesagudluka kokubhalwe phansi.
9. Emuva kwalokho i-deed of sale ithunyelwa kummeli oqondene nokwedluliselwa kwempahla (conveyancer) isuka kodayisayo iye kothengayo. Lo mmeli wengamela nakho konke okuqondene nezimali eziphathelele nokudayiselana.
10. Lo mmeli ulungisa wonke amaphepha afanele ngaphambi kokuba awadlulisele ehhovisi lokubhaliselwa kwamatayitela (Deeds Office). Uma lawo maphepha esethunyelwe ehhovisi lamatayitela kuqala uhlelo lokushintshwa kwendlu ukuze ibize lowo osuke eyithenga.
11. Ummeli futhi uphinde acele kumasipala incwadi ebizwa nge-clearance certificate, eqinisekisa ukuthi odayisayo akashiye sikweletu sezintela zikamasipala.
12. Umthengi kudingeka akhokhe intela yokushintshwa kobunikazi bendlu buyiswe egameni lakhe (transfer duty), kanye nezindleko zokubhaliswa kwayo indlu egameli lakhe ehhovisi lamatayitela. Le mali kufanele ayikhokhe ngaphambi kokuba ummeli athumele amaphepha ehhovisi lamatayitela. Ngakolunye uhlangothi odayisayo kufanele athumele kummeli incwadi yakwaSARS, ebizwa ngokuthi yiTax Clearance Certificate, eqinisekisa ukuthi akanasikweletu sentela kwaSARS.
13. Ngesikhathi obekuvunyelwene ngaso encwadiyi yesiphakamiso sokuthenga, kufanele kukhokhwe imali yediphozithi engukheshi kwi-akhawunti ye-trust yommeli.
14. Uma indlu edayiswano ibisengaphansi kwebhondi, kuzofanele ummeli (bond attorney) asule leyo bhondi egameni lodayisayo.
15. Inqubo yokushintshwa kobunikazi bendlu isuswa egameni lodayisayo iya egameni lothengayo ingathatha isikhathi. Umthengi ulokhu ebikwelwa ngokwenzekayo - angabikelwa yi-eyjenti noma wummeli (conveyancer).