

## **IMPORTANT INFORMATION — READ BEFORE SIGNING ANY OTP**

**Before you sign an Offer to Purchase (OTP), you must:**

1. **Always obtain a property disclosure form from every property practitioner (estate agent) involved in the transaction** — before signing anything. Do not accept a verbal disclosure. The seller must complete, sign, and date it, and you should receive a copy.
2. **Ask to view a valid Fidelity Fund Certificate (FFC)** from every property practitioner you deal with — and check that:
  - The certificate is **current and valid** (not expired);
  - The **agent's name on the certificate matches** the person you are dealing with;
  - The **agency name on the certificate matches** the agency they say they work for.
3. **Verify the FFC independently through the PPRA:**
  - **Online:** visit [theppra.org.za](http://theppra.org.za) and search the register of property practitioners; or
  - **Phone:** call the PPRA directly on **087 742 0000** to confirm the agent's registration and FFC status.
4. **Never pay a deposit or sign an OTP without** a signed disclosure form and a verified FFC in hand.
5. **Add a home inspection as a suspensive condition in your OTP.** Make the offer expressly conditional on a satisfactory professional home inspection (structural, electrical, plumbing, geyser, damp, roof, security) being completed within a stated period (e.g., 7–14 days) at your cost, with the right to withdraw and have your deposit refunded if material defects are found and not resolved by the seller. Have your attorney or agent draft the clause — do not rely on a verbal promise that "you can inspect later."
6. **Never sign an OTP with blank spaces, empty pages, or unsigned annexures.** Every page must be complete, and every annexure must be signed and initialled. If something is left blank, it can be filled in later without your knowledge — draw a line through blank spaces and initial them.
7. **Never accept verbal amendments.** Everything agreed — including promises about repairs, fixtures, dates, or inclusions — must be written into the OTP and initialled by both parties. Verbal promises are almost impossible to enforce.

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

8. **Make sure you trust the agent representing you.** Remember that the agent marketing the property usually represents the **seller**, not you. If you have any doubt about whose interests the agent is protecting, **appoint your own buyer's agent to represent you fully** — a buyer's agent owes you a fiduciary duty, works only for you, and can review the disclosure form, FFC, and OTP on your behalf.
9. **If the property is in an estate or complex, get the estate information and financials before signing.** Ask for the estate/HOA's **code of conduct, full rules, and rental policy** (especially regarding alterations, extensions, pets, noise, long-term rentals, and **short-term letting/Airbnb**), the levy schedule, the **estate's debts and any liens**, and the **insurance policy** (what the estate covers as common property versus what you must insure yourself). Get the latest audited financial statements and **have your lawyer review the financials, rules, code of conduct, rental policy, and insurance with you** before you sign — a healthy estate protects your investment, and the rules can restrict how you use or rent out the property.
10. **Test all doors, windows, locks, security bars, and security gates yourself during the viewing.** Open and close every window and door, check that every lock works and that you receive keys, and confirm that security gates and bars are functional and not painted shut or rusted. Ask about alarm, armed response, and any past break-ins. If you need security upgrades, factor the cost into your offer.

\*\*\*\*\**If an agent cannot or will not produce these, or pressures you to sign before you're ready, treat it as a serious red flag.*

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

### \*\*\*\*NOTE TO THE SELLER

Please complete the attached Pre-Purchase Property Questionnaire in full, sign and date it, and return it to the buyer.

This questionnaire is in addition to the property disclosure form — please complete and sign both. We request you answer every question honestly and to the best of your knowledge.

### SECTION 1: HARM, SAFETY & INCIDENTS

1. Has any harm come to anyone in the house (injury, death, violence, or other harm)?

☐ Yes ☐ No

If yes, please disclose: \_\_\_\_\_

2. Are you aware of any deaths, suicides, or serious crimes that occurred on the property?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

3. Has any tribal, cultural, or religious rituals been performed in the home?

☐ Yes ☐ No

If yes, please describe (type of ritual, when, and any physical traces or items left behind): \_\_\_\_\_

4. Are you aware of any hazards (structural, electrical, fire, flood, mold, asbestos, lead paint, radon)?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

5. Have there been any fires, floods, or insurance claims on the property?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

### SECTION 2: REPAIRS, DEFECTS & SYSTEMS

6. Are you aware of any current defects or needed repairs?

☐ Yes ☐ No

If yes, list: \_\_\_\_\_

\_\_\_\_\_

PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

7. List all repairs, renovations, and additions made during your ownership, with permits (if any): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
8. Any known issues with roof, foundation, Geyser, plumbing, electrical, HVAC, or septic/sewer, Water systems?
9. ☐ Yes ☐ No  
If yes, disclose: \_\_\_\_\_
10. Are all systems and appliances that are included in working order?  
☐ Yes ☐ No  
If no, explain: \_\_\_\_\_  
\_\_\_\_\_
11. Is there a geyser on the property? ☐ Yes ☐ No  
If yes, where is it located? ☐ Attic/roof space ☐ Cupboard ☐ Outside ☐ Other: \_\_\_\_\_  
\_\_\_\_\_
12. If yes, is it accessible and does it have a drip tray and overflow pipe?  
☐ Yes ☐ No ☐ Unknown
13. Has the geyser been serviced, replaced, or inspected?  
☐ Yes ☐ No ☐ Unknown  
If yes, when, and do you have the certificate/receipt?  
\_\_\_\_\_
14. Is the geyser covered by a warranty or insurance, and is it still valid?  
☐ Yes ☐ No ☐ Unknown  
If yes, details: \_\_\_\_\_
15. Has the geyser ever burst, leaked, or caused water damage?  
☐ Yes ☐ No  
If yes, describe: \_\_\_\_\_
16. Is the geyser compliant with current regulations (e.g., safety valve, electrical certificate)?  
☐ Yes ☐ No ☐ Unknown

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

17. When was the geyser last replaced, and what is its age?

\_\_\_\_\_

### SECTION 3: WATER, MOISTURE & ENVIRONMENT

17. Is there any current water damage known to you?

☐ Yes ☐ No

If yes, describe location and extent: \_\_\_\_\_

18. Are there any known damp-proofing issues (rising damp, penetrating damp, failed damp course, damp walls or floors)?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

19. Has any damp-proofing or waterproofing work been done, and is there a guarantee/warranty?

☐ Yes ☐ No

If yes, describe and attach documentation:

\_\_\_\_\_

20. Any history of water intrusion, leaks, dampness, or mold?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

21. Any flooding, drainage, or grading problems?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

22. Is the property in a flood zone or near wetlands?

☐ Yes ☐ No ☐ Unknown

### SECTION 4: LEGAL, TITLE & BOUNDARIES

23. Are there any pending lawsuits, liens, code violations, or permit issues affecting the property?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

24. Any boundary disputes, easements, or encroachments?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

25. Is the property subject to any HOA, special assessments, or pending HOA litigation?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

**SECTION 5: NEIGHBORHOOD & NUISANCE**

26. Are you aware of any neighbourhood nuisances (noise, Odors, industrial activity, nearby hazards)?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

27. Any planned construction or development nearby that you know of?

☐ Yes ☐ No

If yes, disclose: \_\_\_\_\_

**SECTION 6: SERVICE RELIABILITY (WATER, ELECTRICITY & INTERNET)**

28. How often is the area affected by load shedding? (*e.g., daily, a few times a week, rarely*)

\_\_\_\_\_

29. Which load-shedding block/stage does this area usually fall under?

\_\_\_\_\_

30. How often does the area experience water outages, low pressure, or supply interruptions? \_\_\_\_\_

31. Are there recurring electricity issues (tripping, voltage fluctuations, transformer faults, cable theft)?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

32. Does the property have any backup systems?

☐ Generator ☐ Inverter/solar ☐ JoJo tank/water storage ☐ Borehole ☐ Other

Describe: \_\_\_\_\_

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

33. Is the property on prepaid or billed electricity and water?

☐ Prepaid

☐ Billed

☐ Mixed

☐ Other

Describe: \_\_\_\_\_

### Internet & WiFi:

34. Who is the local internet service provider (ISP) for this area? (e.g., fibre, ADSL, LTE/5G provider) \_\_\_\_\_

35. Is fibre available at the property?

☐ Yes

☐ No

☐ Unknown

If yes, which fibre network operator (FNO) and ISP?

\_\_\_\_\_

36. What internet connection is currently active at the property, and what speed/package?

\_\_\_\_\_

37. Is there an existing router, ONT, or dish installed that transfers with the sale?

☐ Yes

☐ No

Describe: \_\_\_\_\_

38. How reliable is the internet connection in the area (speed, downtime, coverage)?

\_\_\_\_\_

39. Are there alternative providers available (LTE/5G, satellite, fixed wireless)?

☐ Yes

☐ No

☐ Unknown

If yes, list: \_\_\_\_\_

### SECTION 7: LOCAL GOVERNMENT & WARD

40. What is the local ward number for this property?

\_\_\_\_\_

41. Who is the ward councillor (ward council member)? (Name)

\_\_\_\_\_

42. What is the ward councillor's contact phone number?

\_\_\_\_\_

43. What is the ward committee or ward council contact number, if different?

\_\_\_\_\_

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

44. Where is the nearest municipal office or customer service centre, if known?

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45. Are there any known municipal service issues or planned upgrades for the ward (water, electricity, roads, refuse)?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

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### SECTION 8: COMMUNITY & COMMUNICATION

46. Are there any community groups, neighborhood associations, or resident committees a new owner should join?

☐ Yes ☐ No

If yes, list names and how to join: \_\_\_\_\_

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47. Are there any WhatsApp groups, Facebook groups, or other messaging groups for residents?

☐ Yes ☐ No

If yes, list group names and contact/admin details: \_\_\_\_\_

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48. Are there any community meetings, WhatsApp alerts, or communication channels used for safety, security, or service updates?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

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### SECTION 9: ACCESS & AMENITIES

#### Grocery stores:

49. Where is the closest grocery store/supermarket? (*Location and distance*)

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50. Are there any planned closures or new grocery developments nearby that you know of?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

### Transport:

51. Where is the closest taxi rank or taxi stop? (*Name and walking distance*)

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52. Which bus routes serve the area, and where is the nearest bus stop? (*Route names/numbers and walking distance*)

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53. Is there a train, metro, or other public transport station nearby?

☐ Yes ☐ No

If yes, name and distance: \_\_\_\_\_

54. How frequent and reliable is public transport in the area (peak vs. off-peak)?

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### SECTION 10: INSURANCE & UTILITIES

60. Have you had trouble obtaining or keeping homeowners insurance?

☐ Yes ☐ No

If yes, explain: \_\_\_\_\_

### SECTION 11: ESTATE / COMPLEX (HOA) — complete only if applicable

#### Code of conduct & rules:

61. Is the property in a gated estate, complex, or HOA?

☐ Yes ☐ No ☐ N/A

62. Please provide a copy of the estate's full rules and code of conduct.

☐ Attached ☐ Available on request ☐ Not available

63. Are there rules governing alterations, extensions, renovations, or additions?

☐ Yes ☐ No

If yes, describe key restrictions (approvals required, style/height limits, timeframes):

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## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

64. Are there rules on pets, home businesses, or noise?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

65. Have any alterations been made to the property, and were they approved by the HOA/estate?

☐ Yes ☐ No ☐ N/A

If yes, attach approval documentation:

\_\_\_\_\_

66. Are there any pending disputes, fines, or compliance notices against the property or owner?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

67. Have the rules or code of conduct changed in the last 2 years, and are further changes planned?

☐ Yes ☐ No ☐ Unknown

If yes, describe: \_\_\_\_\_

### Rental policy:

69. What is the estate's rental policy? (*Summarise the full policy*)

\_\_\_\_\_

70. Are owners allowed to rent out their units (long-term)?

☐ Yes ☐ No ☐ Restricted

If restricted, describe: \_\_\_\_\_

71. Are there limits on the number of rental units in the estate, or on the rental percentage?

☐ Yes ☐ No ☐ Unknown

If yes, describe: \_\_\_\_\_

72. Is HOA/committee approval required before a tenant moves in?

☐ Yes ☐ No ☐ Unknown

If yes, describe the approval process and timeframe:

\_\_\_\_\_

73. Are tenants required to sign a code of conduct or lease addendum?

☐ Yes ☐ No ☐ Unknown

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

74. Are there restrictions on the lease term, number of occupants, or sub-letting?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

75. Are there additional deposits, fees, or admin charges for tenants?

☐ Yes ☐ No

If yes, describe amounts: \_\_\_\_\_

### Short-term letting:

76. Does the estate allow short-term bookings (e.g., Airbnb, [Booking.com](https://www.booking.com), nightly/weekly rentals)?

☐ Yes ☐ No ☐ Restricted ☐ Unknown

77. If restricted, what are the rules and limits? (e.g., *minimum stay, number of guests, approval required, only for certain units*)

\_\_\_\_\_

78. Are short-term rentals allowed only with HOA/committee approval?

☐ Yes ☐ No ☐ Unknown

If yes, describe the approval process:

\_\_\_\_\_

79. Has the property been used for short-term letting, and were there any complaints or fines?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

### Estate information & financial health:

80. What are the current monthly levies, and what do they cover?

\_\_\_\_\_

81. Are there any special levies, arrears, or planned levy increases?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

82. Is the estate/HOA financially healthy? (e.g., *reserve fund status, arrears levels, outstanding loans*) \_\_\_\_\_

PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

83. Can you provide a copy of the latest audited financial statements and management accounts?

☐ Yes ☐ No

84. Is there a professional managing agent, who are they, and do they have an FFC? (*Name and contact*)

\_\_\_\_\_

85. Are there any pending legal matters, insurance claims, or major maintenance projects affecting the estate?

☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

**Debts & liens:**

86. Does the estate/HOA owe any money (loans, unpaid service providers, overdrafts, or arrears)?

☐ Yes ☐ No ☐ Unknown

If yes, amount and to whom: \_\_\_\_\_

87. Are there any liens, bonds, or encumbrances over the estate's common property?

☐ Yes ☐ No ☐ Unknown

If yes, describe: \_\_\_\_\_

88. Is the property itself free of levies arrears, municipal debt, or other liens?

☐ Yes ☐ No

If yes (arrears exist), amount outstanding:

\_\_\_\_\_

89. Are there any judgments or legal claims against the estate/HOA?

☐ Yes ☐ No ☐ Unknown

If yes, describe: \_\_\_\_\_

**Insurance:**

93. What insurance policy does the estate/HOA hold? (*Insurer, policy type, and what it covers*)

\_\_\_\_\_

\_\_\_\_\_

## PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

94. What is covered by the estate as common property insurance? (e.g., buildings, common areas, public liability)

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95. Must the owner take out their own insurance, or is the unit insured through the estate?

☐ Owner's own      ☐ Estate policy      ☐ Both      ☐ Other

Describe: \_\_\_\_\_

96. What is **not** covered by the estate policy that the owner must insure themselves?

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97. Is the property currently insured, and by whom?

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## SECTION 12: SECURITY, DOORS, WINDOWS & LOCKS

### Doors & windows:

98. Do all windows open, close, and lock effectively?

☐ Yes      ☐ No

If no, list which windows and the problem:

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99. Are all door and window locks functional, and do you have keys for all of them?

☐ Yes      ☐ No

If no, describe: \_\_\_\_\_

### Security measures:

100. Are all security bars functional and properly fixed?

☐ Yes      ☐ No      ☐ N/A

If no, describe: \_\_\_\_\_

101. Are all security gates functional, and do they open, close, and lock properly?

☐ Yes      ☐ No      ☐ N/A

If no, describe: \_\_\_\_\_

102. Is there armed response or neighbourhood watch coverage?

☐ Yes      ☐ No

If yes, provider and monthly cost: \_\_\_\_\_

PRE-PURCHASE PROPERTY QUESTIONNAIRE FOR BUYERS

103. Are there security cameras, electric fencing, or beams, and are they functional?

☐ Yes ☐ No ☐ N/A

If yes, describe: \_\_\_\_\_

104. Have there been any break-ins, attempted break-ins, or security incidents at the property?

☐ Yes ☐ No

If yes, describe when and what happened:

\_\_\_\_\_

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**SELLER CERTIFICATION**

I certify that the answers above are true and complete to the best of my knowledge. I understand buyers will rely on these answers.

**Seller signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Seller signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Buyer acknowledgment:** \_\_\_\_\_

**Date:** \_\_\_\_\_