



dyason
ATTORNEYS



COMMERCIAL / CONVEYANCING DEPARTMENT



DYASON INC - INTRODUCTION

- We are one of the most experienced Law Firms in South Africa
- Founded in 1939 by Roger Dyason
- Dyason Incorporated has expanded, amalgamated and transformed over the years, culminating in incorporation in 1992
- Our current staff, complement of approximately 90, are among the most highly regarded in the industry
- As a dynamic and multi-faceted law firm, we distinguish ourselves through our adherence to the core values that guide, not only our practicing of the law, but all our personal and professional interactions.

LEGAL SERVICES - GENERAL

We render specialized legal services in the following professional fields:

- Commercial Law & Commercial Litigation
- Conveyancing and Notarial Practice
- Wills, Estates and Trusts
- Family Law
- Intellectual Property Law
- Insolvency Law
- Insurance Law
- Labour Law
- Personal Injury Law
- General Litigation
- Companies



Physical address

Centrally located for clients →

Ample parking →

Professional environment

134 Muckleneuk Street West, NIEUW MUCKLENEUK, Pretoria 0181

Tel: (012) 452 3510 / 452 3537

Fax: (012) 452 3681

www.dyason.co.za

*Map at the end of
document Annexure A*

Black Economic Empowerment

B – BEE CONTRIBUTION

Level Three Contributor

Procurement Recognition Level 110%

B – BBEE STATUS (Empowerdex QSE Scorecard Verification)

Certified B-BBEE Value Adding Enterprise

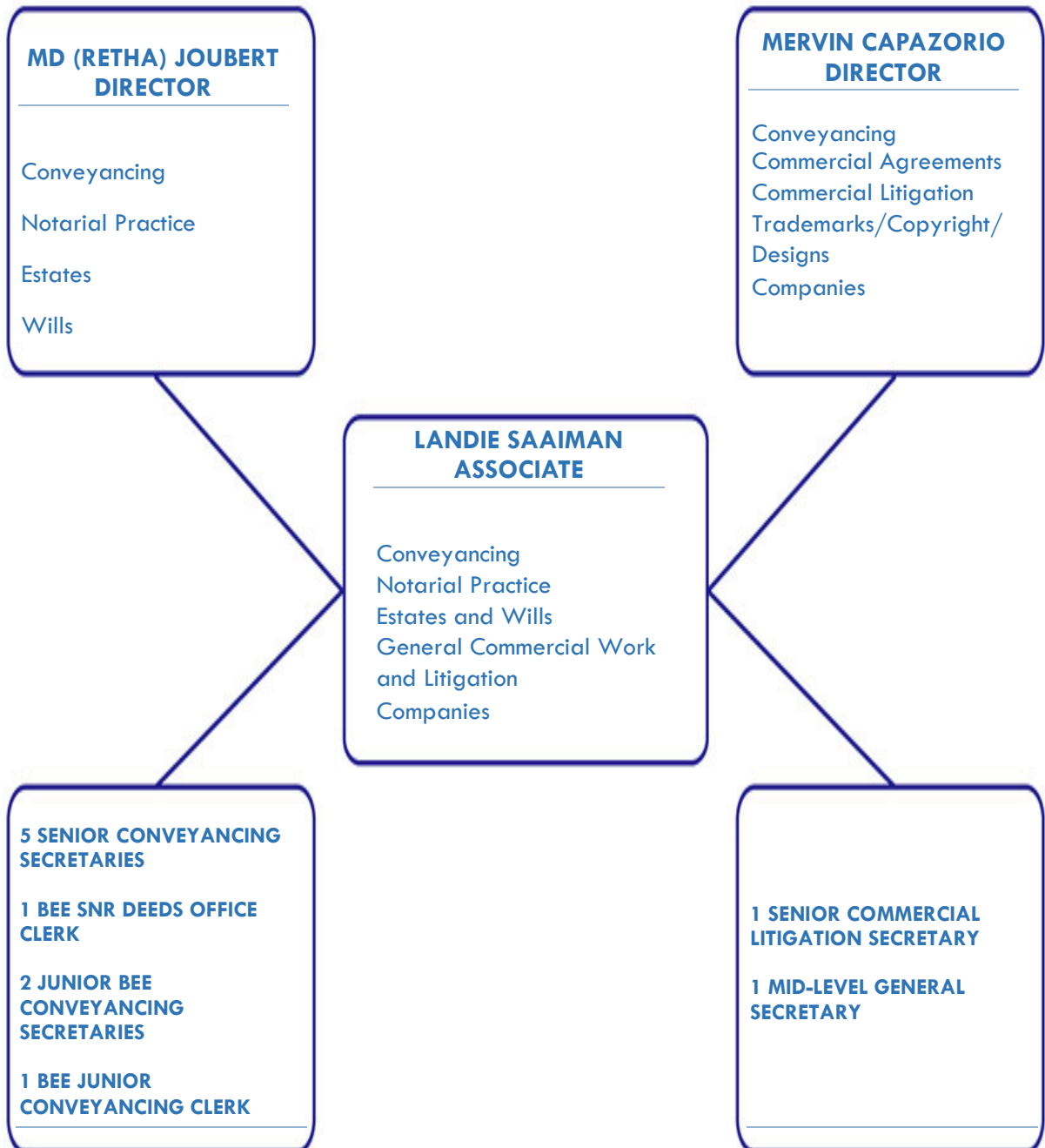
AAA & B-BBEE Contributor

[See attached SANAS recognized Empowerdex Certificate]

*BEE at end of document
Annexure B*



COMMERCIAL / CONVEYANCING DEPARTMENT PERSONNEL COMPONENT





COMMERCIAL / CONVEYANCING DEPARTMENT AFRICAN AND INTERNATIONAL RELATIONSHIPS

Dyason Incorporated, through various correspondents, renders professional services on behalf of our clients, throughout the world. These correspondents are, amongst others:

SOUTH AFRICA:

Bloemfontein	-	McIntyre Van Der Post
Cape Town	-	Hennie Oosthuizen Attorneys
Vryburg	-	Du Plessis Viviers
Johannesburg	-	TLi Incorporated
Pietermaritzburg	-	Low & Wills
King Williams Town	-	Smith Tabata Incorporated
Mpumalanga	-	Van Zyl Le Roux & Hurter
Umtata	-	Smith Tabata Incorporated
Kimberley	-	Elliott Maris Wilsman & Hay

AFRICA:

Namibia	-	H.D. Bossau & Co
Botswana	-	Armstrongs
Mozambique	-	Hillborne Hawkin & Co
Lesotho	-	Webber Newdigate Att.
Swaziland	-	Magagule Hlophe
Nigeria	-	WizeCounzel Law Firm
Zambia	-	Galloway & Co.
Kenya	-	Hamilton Harris & Mathews
Uganda	-	Sengendo & Co.



INTERNATIONAL CORRESPONDENTS:

United Kingdom	-	Lane IP & Forresters
Australia	-	Watermark
China	-	Lung Tin International Intellectual Property Agent Ltd
Canada	-	Gowlings
USA	-	Fross Zelnick Lehrman & Zissu PC
CTM	-	Lane IP
Singapore	-	Amica Law LLKC Donaldsons & Burkinshaw
Mauritius	-	IBL
Switzerland	-	A.W. Metz & Co. AG
South Korea	-	Dong Won International
Brazil	-	Custodio de Almeida & Cia, Rua Alvaro Alvim
India	-	RKF Law – Rajesh Kumar Kadian
France	-	Schmit – Chretien
Rusland	-	Gorodisky & Partners

Although we make use of the services of the aforementioned correspondents, we have in the past, and are prepared to travel through-out South Africa and to various African countries to facilitate transactions. Based on our experience in respect of bonds registered for Absa Mortgage Fund Managers, over Commercial and Industrial properties, such a “hands-on-approach”, proved to expedite the finalization of transactions and also guaranteed compliance with Service Level Agreements, limiting the risk for all parties involved.



CONVEYANCING DEPARTMENT TRANSFERS AND RELATED TRANSACTIONS

- TRANSFER OF COMMERCIAL AND RESIDENTIAL PROPERTY
- TRANSFER OF FREEHOLD AND LEASEHOLD PROPERTIES
- DONATION TRANSFERS
- ESTATE TRANSFERS
- PARTITION, RECTIFICATION AND SUB-DIVISIONAL TRANSFERS
- INSOLVENCY AND ATTACHMENT TRANSFERS, ETC.
- APPLICATIONS I.T.O. SECTION 45 OF DEEDS REGISTRIES ACT OF 1937
- SUNDRY APPLICATIONS
- ENDORSEMENTS
- OPENING OF SECTIONAL TITLE REGISTERS AND TRANSFER OF UNITS AND EXCLUSIVE USE AGREAS AND RELATED MATTERS
- REGISTRATION OF SERVITUDES
- SUBDIVISIONS, CONSOLIDATIONS AND RELATED MATTERS
- FRACTIONAL TITLE DEVELOPMENTS AND RELATED MATTERS
- TOWNSHIP ESTABLISHMENTS AND RELATED MATTERS
- NOTARIAL AGREEMENTS



CONVEYANCING DEPARTMENT BONDS

GENERAL

- Notarial Bonds (movables)
- Conventional Mortgage Bonds and Sectional Mortgage Bonds over residential- and commercial property
- Consents
- Variation Agreements
- Substitutions and Releases
- Cancellations
- Related matters

PANELS

A-PANEL

ABSA since amalgamation early 80's

FNB since early 90's

NEDBANK since early 90's

STANDARD BANK since early 90's

B-PANEL

INVESTEC since 2006

COMMERCIAL PROPERTY PANEL

ABSA MORTGAGE FUND MANAGERS since 2006

[Registration of amongst other things, Bonds up to R300 000 000.00]



WORKFLOW – RESIDENTIAL PROPERTY

- Receiving and acknowledgement of instructions:
 - INVESTEC – e4
 - ABSA – e4 / Korbitec
 - STANDARD BANK – e4
 - FNB – Attorney Gateway
 - NEDBANK - Webconvey

- Open file + Deeds Office Search (verify owner, property details, endorsements, etc.)
- Contact client within 24 hours – advise on receipt of instruction and confirm information per instruction (as well as request for required information/documentation)
- Perusal of documentation received (Title Deed, etc.) and advising Bank on prejudicial conditions and servitudes
- Contact Transfer Attorney – request Draft Deed and Guarantee requirements
- Document generation (for example) :
 - **INDIVIDUALS**
 - Quotation and Mortgage Loan Agreement
 - Power of Attorney (PA)
 - Bond to be lodged with PA
 - Affidavits (FICA, Solvency, Marital Status, etc.)
 - Proposal for Homeowners Policy
 - Payment Authorities
 - Guarantees
 - Additional documentation required as per specific instructions
 - Conveyancer Certificate



- **LEGAL ENTITIES AND TRUSTS**
 - As above; and
 - Affidavits (Company)
 - Company Certificate and Auditor Certificate
 - Resolutions
 - Suretyships

- **BUILDING LOANS**
 - As above; and
 - Specimen Signature Form
 - Builders All Risk Insurance
 - Waiver of Lien
 - Authorization for Contractor's payment
 - Obtain NHBRC documentation

- Contact client and sign documentation (discuss and explain Loan Agreement, etc.)
- Obtain FICA documents
- Comply with special conditions such as Certificate of Electrical Compliance, etc.
- Issue Guarantees
- Lodgment, Registration and Delivery

WORKFLOW – COMMERCIAL PROPERTY

- Receive and acknowledge instruction
- Open File
- Deeds Office Searches and Company CIPC Searches (verify details received per instruction)
- Contact client + request and obtain the following relevant information/documentation:
 - Company / CC / Trust documentation



- Building documentation (contract specifications, approved plans, etc.)
 - Lease Agreements as per instruction
 - Confirmation / Approval from Architect, Quantity Surveyor, Town Planner, Structural Engineer
 - Identification of Property Certificate
 - Certificate of Electrical Compliance etc.
 - Insurance Cover + Proof of Cession
 - Waiver of Builders Lien
 - Additional documentation required per instruction
- Perusal of documentation received and advising Bank on prejudicial conditions and servitudes
 - Request draft Deed and Guarantee Requirements from Transfer Attorney
 - Draft documentation:
 - **COMPANY / CLOSE CORPORATION / TRUST**
 - Authority to pay
 - Company / CC / Trust Certificate
 - Auditors Report
 - Cession of Leases and Rentals
 - Resolutions
 - Deeds of Suretyship
 - Shareholders / Members Consents
 - FICA and Solvency Affidavits
 - Auditor's Certificate
 - Conveyancer Certificates
 - Subordination Agreement
 - Additional documentation required as per specific instructions
 - **POWER OF ATTORNEY & MORTGAGE BOND INCORPORATING INSTRUCTIONS i.r.o.**
 - Details of entity
 - Bond amount + interest rate and variation thereof in the event of early repayment / release
 - Property description



- Ranking of Bond
 - Valuation-, service-, triennial inspection- and restructuring fees
 - Penalty clauses
 - Period of loan plus repayment conditions
 - Provision for additional repayments and access facility
 - Insurance
 - Conditions regarding advancements of funds
 - Additional conditions as per instruction
-
- Contact client and sign documentation (discuss and explain Loan Agreement, etc.)
 - FICA
 - Comply with specific requirements (obtain outstanding documentation)
 - Collect Fees on behalf of Bank
 - Perusal of documentation received (Title Deed, Company documentation, etc.) and advising Bank on prejudicial conditions, servitudes, adequate security, etc.
 - Ensure that all required documentation received have been obtained and that the necessary documentation have been signed, fees have been paid, all the conditions have been fulfilled and issuing of Conveyancer Certificate confirming same
 - Lodgment, Registration and Delivery



CONCLUSION

DYASON INCORPORATED, and more specifically the Conveyancing Department, has competent and experienced Conveyancing staff and the very best resources to deliver a superior service.

We continuously strive, through continual Legal Training and our Practice Development Committee, to enhance our practice and retain and acquire clients.

We further believe that our Conveyancing Department, headed by 2 Senior seasoned Litigation Directors, also specialising in Property Law, gives us a competitive edge and clients an all inclusive “one stop” professional service.



ANNEXURE A

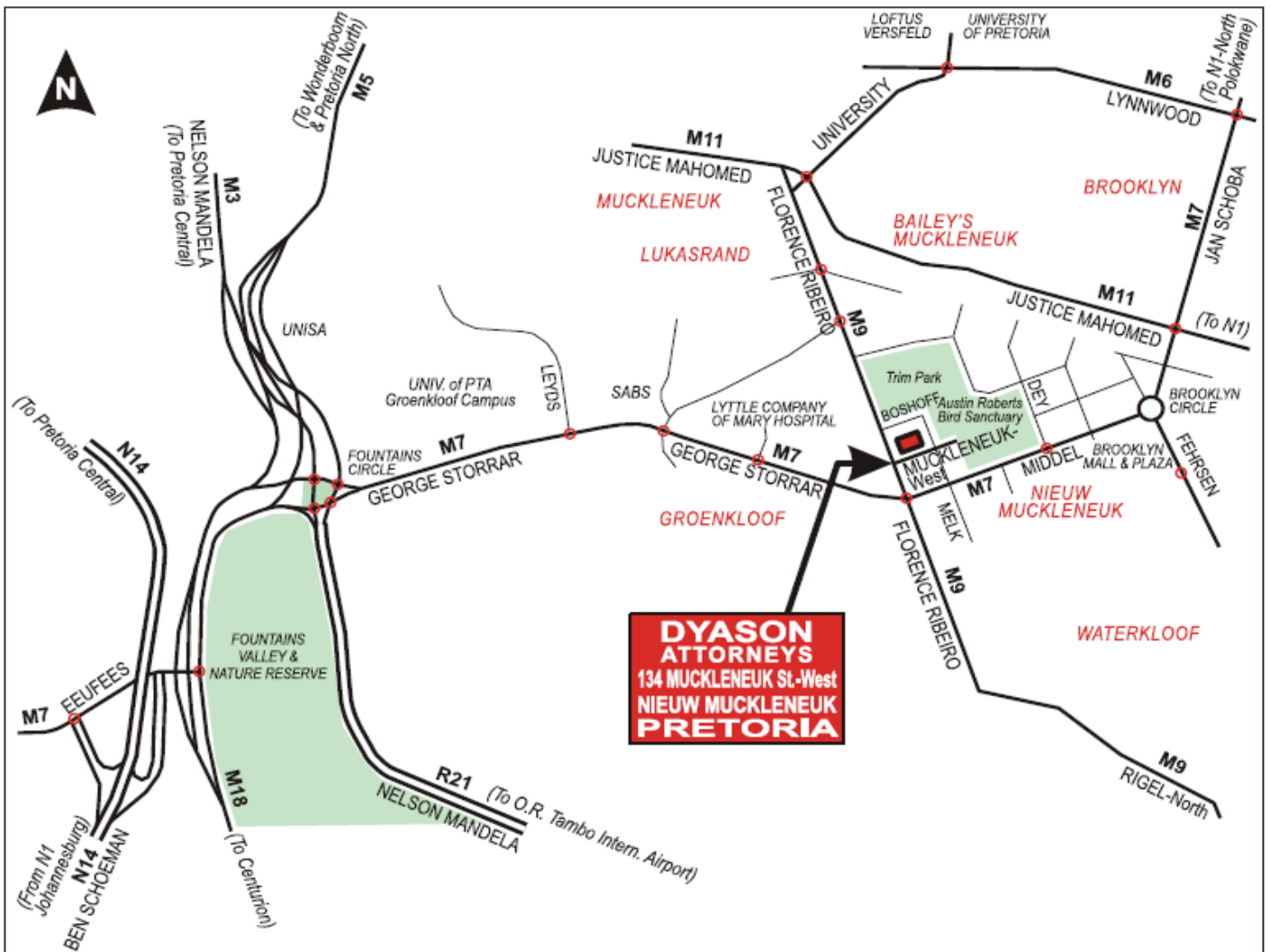
Address

134 Muckleneuk Street, Pretoria, 0181.

GPS Coordinates

DMS (degrees, minutes, seconds)*

Latitude	○ N ● S	25 °	46 ′	19.4 ″
Longitude	● E ○ W	28 °	13 ′	29.6 ″





ANNEXURE B

EMPOWERDEX

Economic Empowerment Rating Agency



Generic B-BBEE Verification Certificate

Dyason Incorporated

Registration Number: 1992/001060/21
Address: 134 Muckleneuk Street West, Nieuw Muckleneuk, Pretoria, 0081

Level Three Contributor

Scorecard Information	Actual Score	Target Score	Analysis	Results
Ownership	21.00	20.00	Procurement Recognition Level	110.00%
Management	7.38	10.00	Black Ownership	33.31%
Employment Equity	1.77	15.00	Black Women Ownership	16.74%
Skills Development	11.10	15.00	VAT Number	4070147865
Preferential Procurement	17.33	20.00	Value Adding Enterprise	Yes
Enterprise Development	15.00	15.00	Issue Date	03 June 2014
Socio-Economic Development	5.00	5.00	Expiry Date	02 June 2015
Total Score	78.58	100.00	Re-Issue Date	N/A

For EMPOWERDEX Northern Regions (Pty) Ltd

2014-06-03
Date

This verification certificate and the verification report are based on information provided to Empowerdex and represent an independent opinion based on the verification and analysis completed by Empowerdex. The calculation of the scores has been determined in accordance with the Department of Trade and Industry's Codes of Good Practice on Broad Based Black Economic Empowerment as Gazetted on 9 February 2007.

Empowerdex Northern Regions (Pty) Ltd Reg. 2008/004631/07
Directors: R Gijben, J Odendaal, L Ratsoma, J Brebnor

G14P00021



BVA 101

C e r t i f i c a t e

ANNEXURE C



Mortgage Fund Managers

2nd Floor Block B
Absa Investment Campus
65 Empire Road Parktown 2193
PO Box 61167 Marshalltown 2107

Tel +27 (0)11 480 5000
+27 0860 111 456
Fax +27 (0)11 480 5369
+27 (0)11 480 5377
mortgagefundmanagers@absa.co.za

Swift Address: ABSA ZA JJ
absainvestments.co.za

Verbandfondsbestuurders

2de Verdieping Blok B
Absa Beleggingskampus
Empireweg 65 Parktown 2193
Posbus 61167 Marshalltown 2107

Tel + 27 (0)11 480 5000
+ 27 0860 111 456
Faks +27 (0)11 480 5369
+27 (0)11 480 5377
mortgagefundmanagers@absa.co.za

Swift-Adres: ABSA ZA JJ
absainvestments.co.za

5 July 2013

TO WHOM IT MAY CONCERN

This letter serves to confirm that Dyason Inc. were appointed to our panel of attorneys in early 2005. They have been responsible for the conveyancing of all our registrations and cancellations relating to mortgage bonds over commercial and industrial properties.

Not only have they proven themselves to be very reliable and efficient but are always willing to listen and assist with professional advice. We have no hesitation in recommending them knowing that they would be prepared to go the extra mile.

Should you wish to contact the writer for further information, kindly contact me on 011 480 5380/ 084 602 5834 or alternatively by e-mail at venop@absa.co.za.

Yours sincerely,

V PILLAY
MANAGER: LOANS



Member of the Association of
Participating Mortgage
Scheme Managers in South Africa
Lid van die Vereniging van
Deelnemingsvervaardings
Bestuurders in Suid-Afrika

Absa Mortgage Fund Managers Proprietary Limited
Absa Verbandfondsbestuurders Eerdema Eerprakt Reg. No. 1335/009937-07



LETTER OF RECOMMENDATION
ABSA WEALTH



1. Skills of the resources used	
1. Poor	
2. Below Average	
3. Average	
4. Good	
5. Very Good	✓
Comments:	

2. Quality of the work done/legal advice provided	
1. Poor	
2. Below Average	
3. Average	
4. Good	
5. Very Good	✓
Comments:	

3. Professionalism of the person/firm rendering the service to you	
1. Poor	
2. Below Average	
3. Average	
4. Good	
5. Very Good	✓
Comments: <i>I am updated on a regular basis of the progress of all transactions.</i>	

4. Completion of the work within agreed time frames	
1. Poor	
2. Below Average	
3. Average	
4. Good	



5. Very Good	<input checked="" type="checkbox"/>
Comments:	


5. Cost-effectiveness of the work done	
1. Poor	
2. Below Average	
3. Average	
4. Good	
5. Very Good	<input checked="" type="checkbox"/>
Comments:	


6 Ability of the firm to reduce the time spent in resolving disputes	
1. Poor	
2. Below Average	
3. Average	
4. Good	
5. Very Good	<input checked="" type="checkbox"/>
Comments:	

7. How likely will you employ the firm in future should you require similar services?	
1. Highly unlikely	
2. Unlikely	
3. Possibly	
4. Likely	
5. Highly likely	<input checked="" type="checkbox"/>
Comments:	



General Questions:	
Type of Service provided:	Registration and Cancellation of Mortgage Plans
Contract Period:	Relationship with Dyason ATTORNEYS Since 2003
Completion Time Frame:	
General Comments:	
Long-Standing Relationship with Dyason ATTORNEYS firm. Transactions are executed in a professional manner. The Directors of the Company make themselves available to discuss and assist clients with complicated transactions	

Company Name:	ABSA Wealth
Contact Person Name:	Ernie V.O. Merwe
Contact Person Position:	Wealth Manager
Contact Person Number:	(w) 011 243-4138 (cell) 0824533628
Contact Person E-mail Address:	ernie.vandermerwe@absawealth.com
Contact Person Signature:	 EL VAN DER MERWE Wealth Manager ABSA Bank Ltd/Bpk WEALTH SANDTON / 8442 Employee #

Organisation Stamp	
---------------------------	---