# STBB The Big Small Firm

# **MISSING OR LOST TITLE DEED: WHAT NOW?**

# **STEPS TO FOLLOW:**







#### 1. AVOID DELAYS

Agent to ascertain at listing stage whether seller has original title deed or not (unbonded property).

#### 2. CHECK ORIGINAL

Look for original signature / Registrar's seal or seller may already be in possession of a "VA" (replacement original) with "original VA copy" endorsed on last page of the Deed.













#### 5. NO ORIGINAL / VA COPY

Application for lost title deed to be made through Conveyancer. Takes approximately three weeks.

### 4. AFFIDAVIT

Seller must sign affidavit stating that original has been lost / misplaced.

#### 3. BONDED PROPERTY

If property is bonded, the bank will have the original title deed (if bank has misplaced original, bank to pay replacement costs).













## 6. ADVERTISEMENT

Advertise in local newspaper calling on any objections from the public for the replacement to avoid fraud. Usually takes a week or so.

#### 7. PERIOD OF OBJECTIONS

Public has a period of two weeks within which to object.

## 8. NO OBJECTIONS **FROM PUBLIC**

Formal VA application can be lodged at the Deeds Office together with a copy of advertisement. This application can be linked with the actual transfer of the property concerned.











# 11. PROCEEDS PAYMENT

Speak to your STBB conveyancer to deduct the costs from the proceeds of your sale.

#### 10. QUOTE

Ask STBB for a quote to avoid additional "surprise" costs.

#### 9. COSTS

Costs will vary depending on charge per lost deed and newspaper.

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