

**IN THE MATTER OF
CREATIVE THINKING TRADING 555 CC
(In Liquidation)**

MASTER'S REF: B75/2024

FIRST & FINAL LIQUIDATION & CONTRIBUTION ACCOUNT

**CO-LIQUIDATORS:
CBStC COOPER & M KUILDER
C/o CK TRUST
PO BOX 27, BLOEMFONTEIN, 9300
TEL no 051 4036648**

FIRST & FINAL LIQUIDATION & CONTRIBUTION ACCOUNT**IN THE MATTER OF
CREATIVE THINKING TRADING 555 CC (In Liquidation)**

**A CLOSE CORPORATION REGISTERED IN TERMS OF THE ACTS OF THE REPUBLIC
OF SOUTH AFRICA, WITH REGISTRATION NUMBER 2005/022617/23
AND REGISTERED ADDRESS at THE SUITES, 2nd FLOOR, PRETTY GARDENS
C/o DU PLESSIS & FAAN FERREIRA AVENUE, LANGENHOVENPARK
BLOEMFONTEIN, FREE STATE PROVINCE**

DATE OF LIQUIDATION:**20 JUNE 2024****MASTER'S REF:****B75/2024****CO-LIQUIDATORS:****CBS&C COOPER & M KUILDER**

DATE	PARTICULARS	VOUCHER	LIABILITIES	ASSET
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RECONCILIATION STATEMENT**TO COLLECT**

CONTRIBUTION as per CONTRIBUTION ACCOUNT

8 088,88

TO PAY

LIQUIDATORS' FEES - FREE RESIDUE ACCOUNT

2 875,00

MASTER'S FEES

0,00

BOND OF SECURITY PREMIUMS

- 08/2024 – 08/2025 (R168 000,00)

966,00

- 08/2025 – 08/2026 (MINIMUM PROVISION)

230,00

1 196,00

ADVERTISEMENT COSTS

2 312,88

PETTY CASH & POSTAGES

67500,00

STORAGE FEES

1 030,00

4 017,88

8 088,88
=====-----
8 088,88
=====

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DATE OF LIQUIDATION:	20 JUNE 2024
MASTER'S REF:	B75/2024
CO-LIQUIDATORS:	CBS^tC COOPER & M KUILDER

DATE	PARTICULARS	VOUCHER	LIABILITIES	ASSET
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ENCUMBERED ASSET ACCOUNT**ASSETS**

ERF 16 DUNBLANE RESORT (VACANT ERF) REGISTRATION DIVISION HS, PROVINCE KWAZULU NATAL, EXTENT 570 m ² Held in terms of TITLE DEED T56283/2008, which PROPERTY was subject to a MORTGAGE BOND in favour of ABSA BANK LTD but which PROPERTY was ABANDONED by ABSA BANK LTD in view of the HIGH AMOUNT of the ARREAR LEVIES	1		0,00
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LIABILITIES

LIQUIDATORS' FEES		0,00
MASTER'S FEES		0,00
BOND OF SECURITY PREMIUMS	2	0,00

ASSETS

Claim 1 – ABSA BANK LIMITED		0,00	
		----- 0,00 =====	----- 0,00 =====

FIRST & FINAL LIQUIDATION & CONTRIBUTION ACCOUNT**IN THE MATTER OF
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**A CLOSE CORPORATION REGISTERED IN TERMS OF THE ACTS OF THE REPUBLIC
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BLOEMFONTEIN, FREE STATE PROVINCE**

DATE OF LIQUIDATION:**20 JUNE 2024****MASTER'S REF:****B75/2024****CO-LIQUIDATORS:****CBSIC COOPER & M KUILDER**

DATE	PARTICULARS	VOUCHER	LIABILITIES	ASSET
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FREE RESIDUE ACCOUNT**ASSETS**

NONE

0,00

LIABILITIES

LIQUIDATORS' FEES – MINIMUM

2 500,00

PLUS 15 % VAT thereon

375,00

2 875,00

MASTER'S FEES

0,00

BOND OF SECURITY PREMIUMS

SAFIRE INSURANCE COMPANY – SAFCB202408-0028

- 08/2024 – 08/2025 (R168 000,00)

966,00

2

- 08/2025 – 08/2026 (MINIMUM PROVISION)

230,00

1 196,00

ADVERTISEMENT COSTS

- FIRST MEETING OF CREDITORS

27/09/2025

GOVERNMENT GAZETTE

37,82

- SECOND MEETING OF CREDITORS

27/09/2024

GOVERNMENT GAZETTE

37,82

26/09/2024

MAHARENG MEDIA & ADVERTISING (Afrikaans)

1 068,30

3

26/09/2024

MAHARENG MEDIA & ADVERTISING (English)

1 068,30

4

- ACCOUNT FOR INSPECTION

GOVERNMENT GAZETTE

37,82

1 X 406 NOTICE @ R25,00 EACH

25,00

- CONFIRMATION

GOVERNMENT GAZETTE

37,82

2 312,88

PETTY CASH & POSTAGES

- NOMINAAL

600,00

- 3 X CIRCULARS @ R25,00 each

75,00

5

675,00

STORAGE FEES

1 030,00

SHORTFALL – CONTRIBUTION PAYABLE as per CONTRIBUTION ACCOUNT

8 088,88

8 088,88

8 088,88

CONTRIBUTION ACCOUNT

CLAIM No	CREDITOR / APPLICANT & ADDRESS	CONTRIBUTION PAYABLE
1.	<u>ABSA BANK LTD</u> GROUND FLOOR 9 LOTHBURY ROAD AUCKLAND PARK JOHANNESBURG 2091	8 088,88
	TOTAL CONTRIBUTION PAYABLE	<u>8 088,88</u> =====

FIRST & FINAL DISTRIBUTION ACCOUNT
CREATIVE THINKING TRADING 555 CC (In Liquidation)

Estate Number: B75/2024

CLAIM No	NAME & ADDRESS OF CREDITOR	PARTICULARS OF CLAIM	TOTAL OF CLAIM	PREF / SEC CLAIM	CONCURRENT CLAIM	PREF / SEC DIVIDEND	CONCURRENT DIVIDEND	SHORTFALL
1	ABSA BANK LIMITED GROUND FLOOR 9 LOTHBURY ROAD AUCKLAND PARK JOHANNESBURG 2091	MORTGAGE BOND ERF 16 DUNBLANE RESORT	179 416,22	179 416,22	-	-	-	179 416,22
TOTALS			179 416,22	179 416,22	-	-	-	179 416,22

AFFIDAVIT

I, the undersigned,

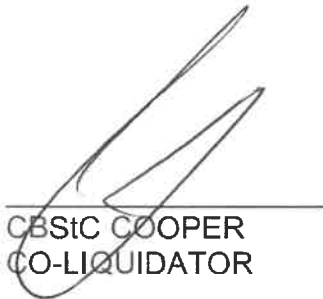
CHAVONNES BADEHORST St CLAIR COOPER

in my capacity as CO-LIQUIDATOR of

CREATIVE THINKING TRADING 555 CC (In Liquidation)

Master's reference: B75/2024

declare that the above is a true and complete FIRST & FINAL LIQUIDATION & CONTRIBUTION ACCOUNT of the administration of the above Estate to date and that all known assets have been reflected to my best belief and knowledge.



CBSIC COOPER
CO-LIQUIDATOR

I certify that the abovenamed deponent on being asked by me declared that he knows and understands the contents of this Affidavit, that he has no objection against the taking of the prescribed oath whereafter he uttered the following words "**I swear that the contents of this affidavit are true so help me God**", whereafter he signed the sworn Affidavit in my presence at BLOEMFONTEIN on this the 15 day of JULY 2025.

STACY SAFFY
HONEY CHAMBERS BLOEMFONTEIN
KENNETH KAUNDA DRIVE
COMMISSIONER OF OATHS
KOMMISSARIS VAN EDE
PRACTISING ATTORNEY R.S.A.
PRAKTISERENDE PROKURIEUR R.S.A.



COMMISSIONER OF OATHS
FULL NAMES:
ADDRESS:
OFFICE:
AREA OF APPOINTMENT:

AFFIDAVIT

I, the undersigned,


MADELEIN KUILDER

in my capacity as CO-LIQUIDATOR of

CREATIVE THINKING TRADING 555 CC (In Liquidation)

Master's reference: B75/2024

declare that the above is a true and complete FIRST & FINAL LIQUIDATION & CONTRIBUTION ACCOUNT of the administration of the above Estate to date and that all known assets have been reflected to my best belief and knowledge.


M KUILDER
CO-LIQUIDATOR

I certify that the abovenamed deponent on being asked by me declared that she knows and understands the contents of this Affidavit, that she has no objection against the taking of the prescribed oath whereafter she uttered the following words **"I swear that the contents of this affidavit are true so help me God"**, whereafter she signed the sworn Affidavit in my presence at BRAKPAN on this the 23RD day of JULY 2025

Ek sertifiseer dat boostaande verklaring deur my afgeneem is en dat die verklaarder erken dat hy/sy vertrout is met die inhoud van hierdie verklaring en dit begryp. Hierdie verklaring is voor my beëdig/bevestig en verklaarder se handtekening word hiernaedanks in my teenwoordigheid oorgeleë.	I certify that the above statement was taken by me and that the deponent has acknowledged that he/she knows and understands the contents of this statement. The statement was sworn to/affirmed before me and deponent's signature and acknowledgment was placed thereon in my presence.
COMMISSIONER OF OATHS	
die <u>23RD</u> FULL NAMES: <u>JULY 2025</u> om <u>BRAKPAN</u>	
ADDRESS: _____	
OFFICE: _____	
AREA OF APPOINTMENT:	
<u>HENDRIK</u> <u>JOHANNES</u> <u>LAURIES</u>	
FULL NAMES AND SURNAME IN BLOCK LETTERS	
<u>12 WILGE AVENUE DAL FAICHE SPRINGS</u>	
RESIDENCE ONLY (NOT A CLASS ADDRESS)	
MEMBER NR. <u>BD20549</u>	

IN THE MATTER OF
CREATIVE THINKING TRADING 555 CC
(In Liquidation)

MASTER'S REF: B75/2024

VOUCHERS 1 - 5



Gavin

From: Claudine Greeff (ZA) <Claudine.Greeff@absa.africa>
Sent: Tuesday, 27 May 2025 12:04
To: 'Gavin'
Cc: Daphney Zakri (ZA); Camille Erasmus (ZA)
Subject: FW: OFFER TO PURCHASE ERF 16 DUNBLANE RESORT - CREATIVE THINKING IN LIQ

Good day Gavin

Please furnish us with the Sect 89 costs for the above matter.

Considering the high levies, Absa has decided to abandon to the estate. Please advise what our portion is.

Regards

Claudine Greeff
Officer Customer Estate Management RBC
Retail Collections | Customer Management
T 011 330 4679
E-mail: claudine.greeff@absa.africa

Absa, Ground Floor, 9 Lothbury Road, Auckland Park, Johannesburg, 2091, South Africa

Your story matters



From: Claudine Greeff (ZA)
Sent: Tuesday, April 1, 2025 12:04 PM
To: Gavin <gavin@cktrust.co.za>
Cc: Daphney Zakri (ZA) <Daphney.Zakri@absa.africa>; 'Anton Shand' <Anton@vansauctions.co.za>
Subject: RE: OFFER TO PURCHASE ERF 16 DUNBLANE RESORT - CREATIVE THINKING IN LIQ

Good day Gavin

As per our telecom of even date

Please furnish us with the Sect 89 costs for the above matter in order to make a decision.

Thanking you

Regards

Claudine Greeff
Officer Customer Estate Management RBC
Retail Collections | Customer Management
T 011 330 4679
E-mail: claudine.greeff@absa.africa



SINCE
87

Underwritten by Safire Insurance Company Limited

Safire Insurance Company Limited is an Authorised Financial Services Provider 2092
Registration Number: 2000/027673/06 | VAT Number 4370196034
Tel No: +27 (0)33 0155803 | Fax No:
Email:suretyaccounts@safireinsurance.com

Premium Notification

Insured

Name Chavonnes Badenhorst St Clair Cooper
Address c/o CK Insolvency, Restructuring and Recovery Prac,
Northridge Mall, Kenneth Kaunda Road, Bloemfontein, Free
State, 9301
Email
Phone +27 (0)51 4036600

Administration Company

Name Chavonnes Badenhorst St Clair Cooper
Address c/o CK Insolvency, Restructuring and Recovery Prac,
Northridge Mall, Kenneth Kaunda Road, Bloemfontein, Free
State, 9301
Email
Phone +27 (0)51 4036600

2.

Policy Details

Surety Ref SAFCB202408-0028
Effective Period 02 Aug 2024 to 01 Aug 2025
Inception Date 02 Aug 2024
Renewal Date 02 Aug 2025

Premium Excl R 840.00
VAT R 126.00

Premium Total: R 966.00

Policy Type Suretyship - Liquidation
Premium Type First Premium
Details Creative Thinking Trading 555 CC B75/24 R168,000

Insurer

Safire Insurance Company Limited

Surety Number

SAFCB202408-0028

VAT Number

4370196034

Bank

Nedbank

Account Number 1118132947
Branch Code 198765
Account Holder Safire Insurance Company Limited
When making payment, please quote the **Surety Ref** to ensure that your payment is allocated to the correct matter.

PREMIUM HISTORY

Transaction Year	Sum Insured	Raised Excl VAT	VAT	Raised Incl VAT	Paid	Balance
2024	R 168,000.00	R 840.00	R 126.00	R 966.00	R 0.00	R 966.00
	Total	R 840.00	R 126.00	R 966.00	R 0.00	R 966.00

This document is a premium notification and part of the policy document as defined in Binding General Ruling No. 14 issued by SARS under section 89 of the Tax Administration Act No. 28 of 11 ("BGR 14"). The terms and conditions of the obligation to make payment of these premiums are set out in your court bond facility with Safire Insurance Company Limited, and not in this document. In terms of BGR 14, this document together with proof of payment constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7)(a) and 21(5)(a) of the VAT Act.

VAT No:
4320 231 972

Registration No:
2006/028339/07

Ad taken by:


Ad Taker: Lucielle Kreling Tel:051 505 0900

Fax:

6001MAHARENG MEDIA & ADVERTISING

PO BOX 7117

BLOEMFONTEIN
9301



<div>Account No: TRUSTC01</div> <div>Id No: 88/000629/07</div> <div>Telephone No: 0514036648</div> <div>Fax No:</div> <div>COOPERSONS TRUSTEES T/A COOPER TRUST</div> <div>Postal Address Details</div> <div>PO BOX 27</div> <div>BLOEMFONTEIN</div> <div>9301</div> <div>Physical Address Details</div> <div>WESTWING NORTHRIDGE MALL</div> <div>HONEY BUILDING</div> <div>KENNETH KAUNDA DRIVE</div>	<div>Order No: UC000038</div> <div>Date Entered: 2024/09/23</div> <div>Type Style: LEO Legal Notice Old Clients (Estate)</div> <div>Classification: 0900 LEGALS</div> <div>0980 Liquidations</div> <div>Pay Method: AC</div> <div>Payment Reference:</div> <div>Authority No:</div> <div>Customer Ref#:</div> <div>Customer VAT Reg: 4058371778</div> <div>Contact Person: MR COOPER</div> <div>Contact Tel: 0514036648</div> <div>Contact Email: carla@coopertrust.co.za</div>	<div>Credit Limit: 5000</div> <div>Current: 0.00</div> <div>30 Days: 0.00</div> <div>60 Days: 0.00</div> <div>90 Days: 0.00</div> <div>120 days +: 0.00</div> <div>TOTAL: 0.00</div> <div>Date Last Payment: NEVE/R/</div> <table><tr><td></td><td>Cash</td><td>Account</td></tr><tr><td>Amount:</td><td>928.96</td><td>928.96</td></tr><tr><td>VAT:</td><td>139.34</td><td>139.34</td></tr><tr><td>Total Due:</td><td>1068.30</td><td>1068.30</td></tr></table>		Cash	Account	Amount:	928.96	928.96	VAT:	139.34	139.34	Total Due:	1068.30	1068.30
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Amount:	928.96	928.96												
VAT:	139.34	139.34												
Total Due:	1068.30	1068.30												

Year: 2024

CMS / Col:

Issues: 39

Partial Advertisement Wording:

<BS>CREATIVE THINKING TRADING 555 BK (In Likwidasie) | Meesters verw: B75/2024 <BE> |

Kennis geskied hiermee dat die ondergenoemde as Mede-Likwidaateurs aangestel is en dat persone wat enigets aan die Boedel verskuldig is onmiddellik hul skulde by genoemde Likwidaateurs moet vereffen. `n TWEEDE (ALGEMENE) VERGADERING VAN SKULDEISERS van

<BS>MEDE-LIKWIDATEURS: CBS&c COOPER & M KUILDER, p/a CK |INSOLVENCY, RESTRUCTURING & RECOVERY PRAKTISYNS, POSBUS 27, | BLOEMFONTEIN, 9300. Tel 051 4036648. | <BE>

BANKING DETAILS

Bank Name: ABSA BANK

Branch Name: MAHARENG PUBLISHING

Branch Code: 632005

Account Name:

Account Number: 4066494932

Reference: UC000038

Accepted as correct

Date:

Signature:

Print Name:

Bloemfontein Courant Web

Bloemfontein Courant

VAT No:
4320 231 972

Registration No:
2006/028339/07

Ad taken by:

Ad Taker: Lucielle Kreling Tel:051 505 0900

Fax:

6001MAHARENG MEDIA & ADVERTISING

PO BOX 7117

BLOEMFONTEIN
9301

4.

<div>Account No: TRUSTC01</div> <div>Id No: 88/000629/07</div> <div>Telephone No: 0514036648</div> <div>Fax No:</div> <div>COOPERSONS TRUSTEES T/A COOPER TRUST</div> <div>Postal Address Details</div> <div>PO BOX 27</div> <div>BLOEMFONTEIN</div> <div>9301</div> <div>Physical Address Details</div> <div>WESTWING NORTHRIDGE MALL</div> <div>HONEY BUILDING</div> <div>KENNETH KAUNDA DRIVE</div>	<div>Order No: UC000039</div> <div>Date Entered: 2024/09/23</div> <div>Type Style: LEO Legal Notice Old Clients (Estate)</div> <div>Classification: 0900 LEGALS</div> <div>0980 Liquidations</div> <div>Pay Method: AC</div> <div>Payment Reference:</div> <div>Authority No:</div> <div>Customer Ref#:</div> <div>Customer VAT Reg: 4058371778</div> <div>Contact Person: MR COOPER</div> <div>Contact Tel: 0514036648</div> <div>Contact Email: carla@coopertrust.co.za</div>	<div>Credit Limit: 5000</div> <div>Current: 0.00</div> <div>30 Days: 0.00</div> <div>60 Days: 0.00</div> <div>90 Days: 0.00</div> <div>120 days +: 0.00</div> <div>TOTAL: 0.00</div> <div>Date Last Payment: NEVE/R/</div> <table><tr><td></td><td>Cash</td><td>Account</td></tr><tr><td>Amount:</td><td>928.96</td><td>928.96</td></tr><tr><td>VAT:</td><td>139.34</td><td>139.34</td></tr><tr><td>Total Due:</td><td>1068.30</td><td>1068.30</td></tr></table>		Cash	Account	Amount:	928.96	928.96	VAT:	139.34	139.34	Total Due:	1068.30	1068.30
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Amount:	928.96	928.96												
VAT:	139.34	139.34												
Total Due:	1068.30	1068.30												

Year: 2024

CMS / Col:

Issues: 39

Partial Advertisement Wording:

<BS>CREATIVE THINKING TRADING 555 CC (In Liquidation) | Master`s Reference: B75/2024 <BE> |

Notice is hereby given that the undermentioned have been appointed as Co-Liquidators in the abovementioned Estate and that all persons indebted to the Estate are required to pay their debts to the Liquidators. A SECOND (GENERAL) MEETING OF CREDITORS will be held on FRIDAY,

<BS>CO-LIQUIDATORS: CBStC COOPER & M KUILDER, c/o CK INSOLVENCY, |RESTRUCTURING & RECOVERY PRACTITIONERS, PO BOX 27, |BLOEMFONTEIN, 9300. Tel 051 4036648.| <BE>

BANKING DETAILS

Bank Name: ABSA BANK

Branch Name: MAHARENG PUBLISHING

Branch Code: 632005

Account Name:

Account Number: 4066494932

Reference: UC000039

Accepted as correct

Date:

Signature:

Print Name:

5.

COOPER TRUST
P.O. BOX 27
BLOEMFONTEIN
9300

POST LIST FOR: CREATIVE THINKING TRADING
555 CC (IN LIQUIDATION) – B75/2024

NOTICE TO ALL KNOWN CREDITORS OF FIRST AND SECOND CREDITORS MEETINGS

1. **SARS**

PO BOX 313
BLOEMFONTEIN
9300

ORDINARY PARCEL
ShareCall 0860 111 502 www.sapo.co.za
PE 947 393 534 ZA
CUSTOMER COPY 301016

2. **ABSA BANK**

GROUND FLOOR
9 LOTHBURY ROAD
AUCKLAND PARK
JOHANNESBURG
2091
REF: ABSA ACC: 8071338389

ORDINARY PARCEL
ShareCall 0860 111 502 www.sapo.co.za
PE 947 393 551 ZA
CUSTOMER COPY 301016

3. **VULINTABA ESTATE HOMEOWNERS**

PO BOX 347
NEWCASTLE
KZN
2940

ORDINARY PARCEL
ShareCall 0860 111 502 www.sapo.co.za
PE 947 393 579 ZA
CUSTOMER COPY 301016

8

DANHOF
3
09 OCT 2024
9310

IN THE MATTER OF
CREATIVE THINKING TRADING 555 CC
(In Liquidation)

MASTER'S REF: B75/2024

PROVED CLAIM 1



Affidavit for the Proof of any Claim other than a Claim on Promissory Note or other Bill of Exchange [Section 44(4) of the Insolvency Act 24 of 1936]

Confidential

Date: 09 September 2024

In the insolvent estate of CREATIVE THINKING TRADING 555 CC

(hereinafter referred to as "the Debtor"):

Name of Creditor: Absa Bank Limited, registration number 1986/004794/06 (hereinafter referred to as "the Creditor")

Address of Creditor: 9 Lothbury Road, Auckland Park, Johannesburg

Total amount of claim: R 179,416.22 (One Hundred and Seventy Nine Thousand Four Hundred and Sixteen Rand and Twenty Two Cents).

I, the undersigned Daphney Zakri, do hereby make oath and declare that:

- 1 I am a Manager employed with the Creditor, within the Insolvent Estate Retail Collections and Recoveries Department and I am duly authorised to attest to this affidavit in terms of the Resolution – Signing Authority, annexed hereto and marked "A".
- 2 The Debtor, whose estate has been sequestrated/liquidated, was at the date of sequestration/liquidation and still is, indebted to the Creditor in the sum of R 179,416.22 (One Hundred and Seventy Nine Thousand Four Hundred and Sixteen Rand and Twenty Two Cents) for monies lent and advanced as set out in the Certificate of Balance annexed hereto.
- 3 The debt aforesaid has not prescribed prior to the date of sequestration/liquidation.
- 4 The debt arose in the manner and at the time set forth in the attached Certificate of Balance, annexed hereto and marked "B".
- 5 No other person besides the abovementioned Debtor, is liable (otherwise than as a surety) for the said debt or any part thereof.
- 6 The Creditor has not, nor has any other person, to my knowledge, on the Creditor's behalf, received any security for the said debt or any parts thereof, save and except for:

6.1 Security details for Home Loan with account number: 8071338389

Bond percentage share: 100%

Registration amount: R 285,000

Property description: ERF 16 DUNBLANE RESORT

Mortgage bond number: B43172/2008

Title deed number: T56283/2008

Which security is valued at: R Realization Value

- 7 The Creditor elects, in terms of Section 89(2) of the Insolvency Act 24 of 1936, to rely for the satisfaction of its claim, solely on the proceeds of the property constituting the Creditor's security. This election must not be regarded as a waiver or abandonment of any of the Creditor's rights arising from, to in connection with its claim, other than the right to participate in the fee residue as a concurrent creditor for that part of the Bank's claim which exceeds the value of the security.
- 8 This claim was not acquired by cession after the institution of the proceedings by which the estate was sequestrated/liquidated.

Signature of Declarant

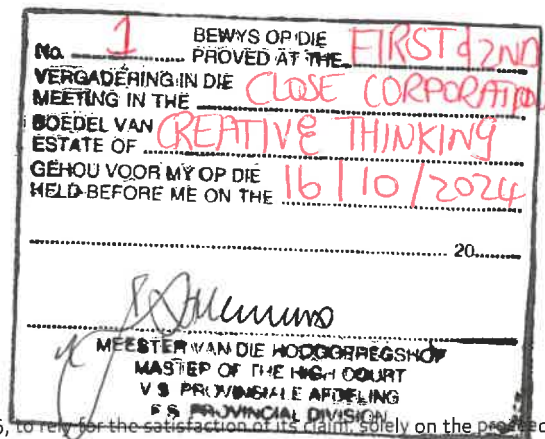
I certify that the above signature is the true signature of the Declarant, who acknowledged that he/she knows and understands the contents of the

above affidavit, which was signed and sworn to me at Johannesburg on 11 September 2024 in accordance with the requirement of Regulation R1258, dated 21 July 1972, as amended by Regulation 1648, dated 19 August 1977.

Signature of Commissioner of Oaths

Full name and address of Commissioner

Absa Bank Limited Reg No 1986/004794/06
Authorised Financial Services Provider Registered Credit Provider Reg No NCRCP7



MICHAEL JAMES HANCOCK
CLIENT LIAISON
COMMISSIONER OF OATHS R.S.A.
HAMMOND POLE MAJOLA INC
BLOCKS 4,5 & 6 HP & D PARK
RUFEE ROAD, BOKSBURG
RO: 32/04/2022
DATED: 24/06/2022

M.D

AFFIDAVIT FOR THE PROOF OF ANY CLAIM OTHER THAN A CLAIM ON PROMISSORY NOTE OR OTHER BILL OF EXCHANGE (SECTION 44(4) OF THE INSOLVENCY ACT)

In the matter of CREATIVE THINKING TRADING 555 CC in Liquidation (hereinafter referred to as the said Debtor)

Name in full of Creditor: ABSA BANK LIMITED (Hereinafter referred to as the said Creditor)

Address in full: 9 Lothbury Road, Auckland Park, 2092

Total amount of claim: R 179,416.22

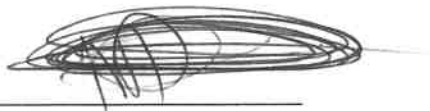
I, Daphney Zakri, do hereby make oath and say:

I am a Manager within Insolvent Estates ABSA and are duly authorized to depose to this affidavit

That I have personal knowledge of the facts hereinafter stated.

We were unable to locate a copy of the bond document in order to attach to the claim document

On or about 05 September 2024, the bond document has been requested from Absa Admin Department and we were advised that they cannot locate the bond document anywhere Kindly see attached copy of the Windeed Search confirming that the indebtedness of the debtor to the creditor



Deponent

I certify that the above signature is the true signature of Daphney Zakri and that she acknowledges to me that she knows and understands the contents of the above Affidavit, which Affidavit was sign and sworn to me before me in my office at Johannesburg on this the 11 day of SEPTEMBER 2024



Signature of Commissioner of Oaths

Full name and address of Commissioner of Oaths

MICHAEL JAMES HANCOCK
CLIENT LIAISON
COMMISSIONER OF OATHS R.S.A.
HAMMOND POLE MAJOLA INC
BLOCKS 4,5 & 6 HP & D PARK
RUPEE ROAD, BOKSBURG
RO: 32/04/2022
DATED: 24/06/2022





Power of Attorney to prove claim in Insolvent Estates

Confidential

I, the undersigned, Daphney Zakri in my capacity as manager at Absa Bank Limited

(hereinafter referred to as the said creditor), do hereby nominate, constitute and appoint: Olga Masango
with the power of substitution to be the said creditor's lawful attorney and agent in the said creditors name, place and stead to appear before the Master of the High Court or before any magistrate at his/their offices before any commissioner and to appear at meetings of creditors in the:

Insolvent estate: CREATIVE THINKING TRADING 555 CC

Hereinafter referred to as the estate on the said creditor's claim and to exercise on the said creditor's behalf, all voting and other powers in respect of such claim particularly in respect of the appointment of a trustee/liquidator/judicial manager and/or any offer of composition and/or submission of any claim against the estate and to give the trustee(s)/liquidator(s) judicial manager(s) directions as to the admission of the estate and generally to act on the said creditor's behalf at all meetings of the estate in all matters and things in which the said creditor's interest are concerned, hereby promising to ratify and confirm whatsoever the said agent may do or perform by virtue of these presents.

Signed at ABSA on 09 September 2024

As Witnesses:

Witness 1

Witness 2

Manager
Insolvent Estate Department



Confidential

Date: 09 September 2024

Trustee's name: CK Insolvency Restructuring and Recovery Practitioners

Trustee's email or postal address: Gavin Hartman: gavin@cktrust.co.za
Unit 1, Sir Benjamin Promenade,
Oxford Street, Durbanville, 7550

Retail and Business Banking
Insolvency Estates Department

Ground Floor
9 Lothbury Road
Auckland Park
2092
South Africa

T +27 11 330 4374
E inssupport@absa.co.za
Swift address: ABSAZAJJ
absa.co.za

Client's name: CREATIVE THINKING TRADING 555 CC

Client's ID: 2005/022617/23

Our reference: Camille Erasmus

Our email: Camille.Erasmus@absa.africa

Annexure A: Certificate of Balance

Dear Sir/Madam

The Insolvency Estates Department of Absa Bank Limited (Reg No 1986/004794/06), a duly registered commercial bank by virtue of the provisions of the Banks Act, Act 94 of 1990 (as amended), as well as a Registered Credit Provider in compliance with Section 40 of the National Credit Act, 34 of 2005 (Reg No NCRCP7) and duly authorised thereto, does hereby certify that the above-mentioned client is indebted to Absa Bank Limited.

Account number	Product name	Total exposure	Interest rate	Initiation date (dd/mm/ccyy)
8071338389	Mortgage Loan	R 179,416.22	10.75%	19 July 2024

The total amount due and payable as at 19 July 2024 is R 179,416.22, together with service fees and interest calculated per annum and capitalised monthly, from the initiation date to the date of payment, both days included.

Kind regards

Daphney Zakri
Insolvency Estate Manager
Retail Collections Insolvent Estates
Absa Group Limited

Absa Bank Limited Reg No 1986/004794/06 Authorised Financial Services Provider Registered Credit Provider Reg No NCRCP7

NCR

National Credit Regulator

CREDIT PROVIDER CERTIFICATE

THIS IS TO CERTIFY THAT:

ABSA BANK LIMITED

1986/004794/06

(Identity number or company registration number)

NCRCP7

(National Credit Regulator registration number)

Absa - Head Office - Johannesburg

(Name of branch)

HAS BEEN REGISTERED AS A

CREDIT PROVIDER

IN TERMS OF SECTION 40

OF THE NATIONAL CREDIT ACT 34 OF 2005, AS AMENDED

AND IN TERMS OF SECTION 41 OF THE ACT,
REGISTERED TO PROVIDE DEVELOPMENTAL CREDIT




(Authorized representative of the National Credit Regulator)

(Date issued)

01 August 2024

(Date valid)

31 July 2025

337601



Absa Resolution - Signing Authorities

Internal only

Division	RBB:Retail Collections & Recoveries
Department	Retail Home Loans & Structured Mortgages Collections
Function area	0671, 3224, 9757, 0776, 3900, 7776, 1373,0784, 2399, 0669, 3932, 7717, 7976, 7654
Workstream	

The following persons are hereby granted Signing Authorities in terms of circular 116/2008.

Surname	Initials	Employee number	Capacity	Signature
Khumalo	MS	16145867	Principal	<u>Mbuyiselo Khumalo</u> Mbuyiselo Khumalo (Jul 26, 2024 00:24 GMT+2)
Sekhonyana	KZ	16193813	Vice President	<u>Zelda Sekhonyana</u> Zelda Sekhonyana (Jul 26, 2024 19:41 GMT+2)
Saggeus	C	16162469	Vice President	<u>Carmen Saggeus</u> Carmen Saggeus (Jul 26, 2024 07:45 GMT+2)
Fossey	JL	16117604	Vice President	<u>Jacqui Fossey</u> Jacqui Fossey (Jul 26, 2024 07:19 GMT+2)
Coetzee	A	16149581	Vice President	<u>Aneida Coetzee</u> Aneida Coetzee (Jul 30, 2024 07:06 GMT+2)
Sihlangu	T	16136095	Vice President	<u>Tebogo Sihlangu</u> Tebogo Sihlangu (Jul 26, 2024 05:08 GMT+2)
Vorster	J	16118226	Vice President	<u>Hannes Vorster</u> Hannes Vorster (Jul 26, 2024 08:51 GMT+2)
Timm	LOO	16159675	Assistant Vice President	<u>Llano Timm</u> Llano Timm (Jul 29, 2024 13:00 GMT+2)
Palani	SKS	16105954	Assistant Vice President	<u>Samantha Palani</u> Samantha Palani (Jul 26, 2024 07:51 GMT+2)
Dikola	P	16113484	Assistant Vice President	<u>Phillip Dikola</u> Phillip Dikola (Jul 25, 2024 20:54 GMT+2)
Kraai	TL	16140373	Assistant Vice President	<u>Lillian Kraai</u> Lillian Kraai (Jul 26, 2024 07:09 GMT+2)
Germishuizen	WA	16143451	Assistant Vice President	<u>Andre Germishuizen</u> Andre Germishuizen (Jul 26, 2024 08:10 GMT+2)
Mswenya	MJ	16147327	Assistant Vice President	<u>Maryjane Mswenya</u> Maryjane Mswenya (Jul 29, 2024 09:27 GMT+2)
Olifant	H	16143308	Assistant Vice President	<u>Harold Olifant</u> Harold Olifant (Jul 26, 2024 19:11 GMT+2)
Johnson	BJ	16124439	Assistant Vice President	<u>Billie Johnson</u> Billie Johnson (Jul 26, 2024 08:57 GMT+2)

Mbuyiselo Khumalo
Mbuyiselo Khumalo (Jul 26, 2024 09:34 GMT+2)

Nondumiso Ncapai
Nondumiso Ncapai (Jul 31, 2024 14:19 GMT+2)

Recommended

Approved

Name	Nondumiso Ncapai
Head area	Managing Executive : Home Loans
Dated (dd/mm/ccyy)	0 1 0 8 2 0 2 4
Valid expiry date (dd/mm/ccyy)	3 1 0 1 2 0 2 5



Absa Resolution - Signing Authorities

Internal only

Division	RBB: Retail Collections & Recoveries
Department	Retail Home Loans & Structured Mortgages Collections
Function area	0671, 3224, 9757, 0776, 3900, 7776, 1373, 0784, 2399, 0669, 3932, 7717, 7976, 7654
Workstream	

The following persons are hereby granted Signing Authorities in terms of circular 116/2008.

Surname	Initials	Employee number	Capacity	Signature
Zakri	D	16143785	Assistant Vice President	<u>Daphney Zakri</u> Daphney Zakri (Jul 31, 2024 13:28 GMT+2)
Moosa	N	16117119	Assistant Vice President	<u>Nadia Moosa</u> Nadia Moosa (Jul 26, 2024 07:35 GMT+2)
Beharie	I	16129091	Assistant Vice President	<u>Indira Beharie</u> Indira Beharie (Jul 26, 2024 09:30 GMT+2)
Simms	AL	16111751	Assistant Vice President	<u>Simms</u>
Karuppan	A	A59116617	Specialist	<u>Amanda Karuppan</u> Amanda Karuppan (Jul 26, 2024 09:14 GMT+2)
Samaria	Z	16146476	Assistant Vice President	<u>Samaria</u>
Morgan	R	16128414	Assistant Vice President	
Lebelo	DJ	16114329	Assistant Vice President	<u>Dikoladi Lebelo</u> Dikoladi Lebelo (Jul 29, 2024 14:58 GMT+2)
Williams	TL	16143260	Assistant Vice President	<u>Thea Williams</u> Thea Williams (Jul 30, 2024 08:35 GMT+2)
Sekati	MP	16125488	Assistant Vice President	<u>Motlaepule Sekati</u> Motlaepule Sekati (Jul 26, 2024 08:06 GMT+2)
Pretorius	J	16135744	Assistant Vice President	<u>Justin Pretorius</u> Justin Pretorius (Jul 26, 2024 06:38 GMT+2)
Motlhabane	T	16124009	Assistant Vice President	<u>Thuleni Motlhabane</u> Thuleni Motlhabane (Jul 26, 2024 09:18 GMT+2)
Morris	M	16107129	Assistant Vice President	<u>Mervin Morris</u> Mervin Morris (Jul 26, 2024 08:03 GMT+2)
Nkhumishe	SS	16107973	Assistant Vice President	<u>Sedibo Nkhumishe</u> Sedibo Nkhumishe (Jul 26, 2024 07:47 GMT+2)

Mbuyiselo Khumalo
Mbuyiselo Khumalo (Jul 26, 2024 09:33 GMT+2)

Recommended

Nondumiso Ncapai
Nondumiso Ncapai (Jul 31, 2024 14:19 GMT+2)

Approved

Name	Nondumiso Ncapai		
Head area	Managing Executive : Home Loans		
Dated (dd/mm/ccyy)	0 1 0 8 2 0 2 4	Valid expiry date (dd/mm/ccyy)	3 1 0 1 2 0 2 5

Return address:

Private Bag X13, Johannesburg, 2000



CREATIVE THINKING TRADING 555 CC
THE MEMBERS
PO BOX 37848
LANGENHOVENPARK
9330

Write to:

Durban City
291 Anton Lembede Street
Durban
4001



Tel: 0860 111 007

Web: www.absa.co.za

Interim Mortgage Loan Statement

for the period 1 Mar 2024 to 31 Aug 2024

Account number 80-7133-8389**Issued on** 31 Aug 2024

Account Summary as at 31 Aug 2024

Total loan amount	R285 000,00
Interest rate (Mortgage Lending Rate 11.75 % - 1.00 %)	10.75 %
Repayment frequency	Monthly
Repayment Due day	07
Accrued interest	R1 276,83
Total Repayment	R3 237,75
Arrear amount	R59 985,49

Use digital banking to securely manage your home loan 24/7. Register for Absa Online to get started and remember to use your Home Loan Account number to register if you don't have an Absa Transactional Account. **Step 1:** Visit absa.co.za. **Step 2:** Click Login. **Step 3:** Select Register for Absa Online and follow the steps. Once you have registered for online banking, simply download the Absa Banking App to get access to your Home Loan account. If you have a joint home loan, please call 0860 111 007 to assist with a power of attorney and access to your digital profile once successfully registered.

Property Description

Stand 16
Dunblane Resort

Our Privacy Notice has been updated. Visit www.absa.co.za for the latest version.

CREATIVE THINKING TRADING 555 CC

Account number 80-7133-8389

31 Aug 2024

Your transactions

Date	Transaction Description	Debit R	Credit R
29/02/2024	Opening Balance	169 969.82	
07/03/2024	Interest Cap	1 451.73	
07/03/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
07/04/2024	Interest Cap	1 567.11	
07/04/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
07/05/2024	Interest Cap	1 532.35	
07/05/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
07/06/2024	Interest Cap	1 599.43	
07/06/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
07/07/2024	Interest Cap	1 563.91	
07/07/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
07/08/2024	Interest Cap	1 632.33	
07/08/2024	Service Fee (Fee R191.30 + VAT R28.70)	220.00	
31/08/2024	Closing Balance	180 636.68	

Important

Should you have any query or require additional information regarding this statement, please contact any Absa branch or call Absa Home Loans Direct on 0860 111 007

If entries on this statement differ from your records, kindly contact us within 30 days. This will expedite any adjustments that need to be made.



Insolvency Estates

9 Lothbury Road
Auckland Park
2092
PO Box 91856
Auckland Park, 2006
South Africa

Swift address: ABSAZAJJ
absa.co.za

Confidential

Trustee name : CK Insolvency Restructuring and Recovery Practitioners
Attention : Gavin Hartman

Section 80bis of the Insolvency Act

Insolvent estate

CREATIVE THINKING TRADING 555 CC

Account number

8 0 7 1 3 3 8 3 8 9

Property erf number

ERF 16 DUNBLANE RESORT

We confirm that our instructions are that you:

- proceed to dispose of the property within 30 (thirty) days; and
- approach the Master of the High Court (if required) in order to obtain the requisite approval to do same.

As interest continues to accumulate daily on the outstanding balance, any delays in the sale of the property will be detrimental to the creditors.

Kindly inform us if the property is presently unoccupied or if there is a danger that the property may be occupied illegally.

In the event that the property is unoccupied, abandoned, vandalised or vacated, we request that you inform us if the services of a Guarding Company is required.

In order to ensure an efficient process, kindly provide us with the following documentation upon submission of the Offer to Purchase:

- a breakdown of the rates and taxes from the local municipality; and
- a breakdown of the monies owed to the Body Corporate/Home Owners Association (where applicable).

Kindly confirm your acceptance of these terms.

Yours faithfully

Insolvent Estates Manager
Collections



Retail and Business Banking
Insolvency Estates Department

Ground Floor
9 Lothbury Road
Auckland Park
2092
South Africa

T +27 11 330 4374
E insupport@absa.co.za
Swift address: ABSAZAJJ
absa.co.za

Confidential

Date: 09 September 2024

Trustee's name: CK Insolvency Restructuring and Recovery Practitioners

Trustee's reference: Gavin Hartman

Client's name: CREATIVE THINKING TRADING 555 CC

Client's ID: 2005/022617/23

Our reference: Camille Erasmus

Our email: Camille.Erasmus@absa.africa

Dear Sir/Madam

RE: Insolvent Estate ~~(Insert client's name)~~ CREATIVE THINKING TRADING 555 CC

With reference to the above-mentioned Insolvent Estate, we hereby attach the following:

- 1 Power of Attorney to prove claim in Insolvent Estates.
- 2 Affidavit to support the claim.
- 3 Annexure A: Certificate of Balance.

Kindly acknowledge receipt of our claim and confirm once the claim has been approved.

Kind regards

~~(Insert name of signatory)~~ Daphney Zakri
Insolvency Estate Manager
Retail Collections Insolvent Estates
Absa Group Limited



Personal and Private Banking
Home Loans Collections

Absa Contact Centre
9 Lothbury Road
Auckland Park
Johannesburg
2092
South Africa

T 0860 111 007
Swift address: ABSAZAJJ
absa.co.za

Confidential

Date: 24 July 2025

Our reference: Claudine Greeff

Master's reference: NO B75/2024

Attention: Gavin Hartman

Re: CREATIVE THINKING TRADING 555 CC - 8071338389

Dear: Sir

Office of the Master of High Court

We refer to the abovementioned estate and our claim proved on 16 October 2024.

We hereby confirm that we have taken a decision to withdraw our claim against the insolvent estate.

The withdrawal of our claim is subject to the condition that we, as the creditor, will be liable for a contribution of R8 088.88 towards the costs in the estate, as confirmed by the Trustee(s).

If you have received our claim, kindly return the original claim documents to our offices.

Should you have any queries, please do not hesitate to contact Claudine Greeff on claudine.greeff@absa.africa or 011 330 4679.

We trust that you find the above in order and look forward to your confirmation that our claim has been withdrawn.

Yours sincerely

Daphney Zakri
Manager Insolvency
Insolvent Estates
Retail Collections and Recoveries