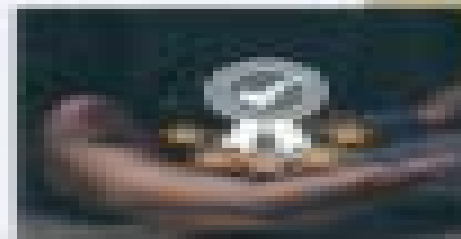


Rates Clearance Certificate

... *What You Need to Know*



Needs Office & Legislative Requirement

A Rates Clearance Certificate (RCC) is a document issued to a municipality confirming that all municipal debts that are a liability have been paid in full under Section 220(2) of the Municipalities Act, 1997. This includes outstanding rates, service charges, and other municipal fees, such as water and property taxes.

This guide will provide you with insights into the significance of the RCC, the steps involved in obtaining one, and the effects of municipal debts on the transfer process.

This vital information assists property owners, homeowners, and buyers in facilitating a smoother, legal transaction, ensuring they are well-informed about the process.

What is a Rates Clearance Certificate?

A Rates Clearance Certificate is a legal document issued by a municipality confirming that all municipal debts that are a liability have been paid in full under Section 220(2) of the Municipalities Act, 1997. This includes outstanding rates, service charges, and other municipal fees, such as water and property taxes.

Without this certificate, a property sale cannot be finalized because the transfer of ownership will not be registered with the Land Office.

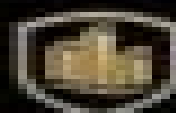
However, many people mistakenly believe that an RCC covers all debts due to the property. In fact, it only confirms that municipal debts for the past year have been paid in full.

Depending on the municipality, the RCC may go by various names, including Clearance Certificate, Rates Certificate, Clearance Affidavit, RCC Certificate, Rates and Electricity Clearance Certificate, Debt Rates Clearance or Clearance.

Despite these different titles, they all serve the same purpose: to confirm that all municipal debts have been paid in full.

When is a Rates Clearance Certificate Required?

A Rates Clearance Certificate is required when a property is being sold or transferred. The certificate confirms that all municipal debts for the past year have been paid in full, ensuring a smooth transfer process. It is also required when a property is being sold or transferred to a new owner.



**MUNICIPAL DEBT
SPECIALIST**

Your Reliable Partner for
Smooth Property Transfers and
High Clearance Debt Resolution.

Mortgage Rates How To Clearance

Anthony S. Fauci



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Table of Contents Mortgage Rates How To Clearance

1. Understanding the eBook Mortgage Rates How To Clearance
 - The Rise of Digital Reading Mortgage Rates How To Clearance
 - Advantages of eBooks Over Traditional Books
2. Identifying Mortgage Rates How To Clearance
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an eBook Platform
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mortgage Rates How To Clearance
 - Personalized Recommendations
 - Mortgage Rates How To Clearance User Reviews and Ratings
 - Mortgage Rates How To Clearance and Bestseller Lists
5. Accessing Mortgage Rates How To Clearance Free and Paid eBooks

- Mortgage Rates How To Clearance Public Domain eBooks
- Mortgage Rates How To Clearance eBook Subscription Services
- Mortgage Rates How To Clearance Budget-Friendly Options
- 6. Navigating Mortgage Rates How To Clearance eBook Formats
 - ePub, PDF, MOBI, and More
 - Mortgage Rates How To Clearance Compatibility with Devices
 - Mortgage Rates How To Clearance Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mortgage Rates How To Clearance
 - Highlighting and Note-Taking Mortgage Rates How To Clearance
 - Interactive Elements Mortgage Rates How To Clearance
- 8. Staying Engaged with Mortgage Rates How To Clearance
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mortgage Rates How To Clearance
- 9. Balancing eBooks and Physical Books Mortgage Rates How To Clearance
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mortgage Rates How To Clearance
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mortgage Rates How To Clearance
 - Setting Reading Goals Mortgage Rates How To Clearance
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mortgage Rates How To Clearance
 - Fact-Checking eBook Content of Mortgage Rates How To Clearance
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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