#### 1. Arrears Notification

7 Days No Payment

# 5. Summary Judgment

Notice to Defend Received, no valid defence

9. Warrant of Execution -**Movables** 

Movable property attached to be sold on auction

#### 2. Final Demand

10 Days No Payment

# 6. Default Judgment

No Notice to Defend Received

10. Warrant of Execution -**Immovables** 

Where no movable property available / insufficient to cover debt

### 3. Summons Issued

Where quantum exceeds R5 000

Receive Case Number from the Clerk of the Court

### 7. Summons Not Served

Tracers Instructed

debt management services

# 8. Summons Served

Positive Return of Service received from the Sheriff

# 4. Summons - Sheriff

Summons is sent to the Sheriff for service on the Debtor

## **Please Note:**

Timelines in this process are merely a guide and may vary due to the fact that we are relying on officers of the court i.e. The clerk, magistrate and sheriff for the issuing and serving of processes.