

Lutfiyya Kara

Senior Associate



Lutfiyya Kara is a Senior Associate in our Real Estate Law practice. Lutfiyya Specialises in conveyancing focusing on property transfers (both commercial and residential) and attending to commercial mortgage bond registrations on behalf of major banks. Her expertise has expanded to include more conveyancing work including the following: consolidations and subdivisions of property, registration of various servitudes as well as opening of sectional title schemes and related matters.

She is in the process of completing her Notary Public Examination.

About Lutfiyya

Lutfiyya's articles were spent within the Dispute Resolution practice having gained experience in various civil and commercial litigious matters. Her focus and passion then shifted to property law and she became and still is an Associate within the Real Estate practice. Lutfiyya was appointed Senior Associate in 2022.

Credentials

Education

- LLB, University of the Witwatersrand (Lutfiyya was on the Deans List for her 2012, 2013 and 2014 results)
- Admitted as an Attorney: 2017
- Admitted as a Conveyancer: 2018

News

Residential development loans

Developers may have many obstacles to overcome when launching a new development, but dealing with the process of obtaining Residential Development Loans shouldn't be one.

The process for subdivision of conventional property and agricultural land

The term "subdivision" means that an owner of land wants to divide the existing piece of land into two or more portions. This results in the portions created being held by separate deeds of title, commonly known as Certificates of Registered Title (CRTs), and each portion can be separately mortgaged, leased or have other rights registered over them once the certificate is issued.

Contact Lutfiyya

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Expertise

Real Estate Law

Location

Johannesburg

Language

English

Switch bonds: The good, the bad and the potential savings

The concept of a "switch bond" means to move your bond from your existing financial institution to another financial institution. To effect this change, the current registered bond needs to be cancelled and the new bond needs to be simultaneously registered at the relevant Deeds Registry.

Kustingsbrief bond and its use today

A "Kustingsbrief" is a special type of mortgage bond passed to secure the purchase price, or the balance thereof, due to the seller / owner of immovable property. This usually applies in situations where a purchaser is unable to obtain loan approval from a financial institution and the purchaser then finances the transaction through registering a bond in favour of any third party that has lent and advanced money to the purchaser to secure the purchase price or balance thereof, which can include the seller.

Property developments and buying off-plan: What you need to know

Property developments in South Africa are growing, and buying off-plan from these developments is becoming a popular choice. This helps developers to finance the project, as having pre-approved sales allows them to obtain the necessary funding for the construction, and this form of purchasing can also save the purchaser money as transfer duty is not applicable.

Podcasts

Traditional customary marriages and polygamy

Lutfiyya Kara, Associate in our Real Estate practice joined Smile FM to discuss traditional customary marriages and polygamy. She elaborates on the Recognition of Customary Marriages Act, and how it may not address some of the inequalities that may exist for women. She also explains the way in which polygamous marriages work in terms of the law, and what happens once the marriage is terminated.

[All news by Lutfiyya Kara →](#)