

MYROOF
PROPERTY REFERENCE NR

MR _____

STANDARD BANK
BOND ACCOUNT NR
(FOR OFFICE USE ONLY)

NR	ITEM	YES	NO
1	All pages initialed by all parties (buyer, seller and agent)		
2	Signature pages dated and fully signed by all parties (including witnesses)		
3	Full Names and ID numbers completed for all parties		
4	Purchase price correct		
5	Defects declarations attached (initial, signed and dated by all parties)		
6	If the purchase price is less than 80% of Asking Price, motivation letter and photos included.		
7	Information sheet completed with all parties' information		
8	No suspensive conditions added		
9	No attorney allocated		
10	Agent commission + VAT as per bank with no changes to OTP template		
11	Bond/finance date to not exceed 45 days from seller countersigned date		
12	All Parties aware that Agent's Commission will not be facilitated through bridging finance		
13	Company documents attached if applicable If more than 1 director, resolution attached		
14	Buyer FICA (ID and proof of address not older than 3 months)		
15	Sellers FICA (ID and proof of address not older than 3 months)		
16	Latest rates and taxes statement for the property		
17	Latest levy statement for the property if applicable		
18	Is the buyer or seller related to the agent or to each other in any way?		
19	If Cash sale or deposit payable proof of funds is attached		
20	Buyer is aware of transfer costs		
21	This Checklist attached		

By signing, I(we) declare that all requirements have been met

AGENT

MANAGER/PRINCIPAL

AGREEMENT OF SALE

1. INTERPRETATION

1.1 In this Agreement, unless the context otherwise indicates, the following words shall have the following meanings:

1.1.1 “**Agent**” means _____, with email address _____ and mobile number _____ and/or any Bank appointed subsidiary involved with the marketing, management and/or sale of the Property ;

1.1.2 “**Agreement**” means this agreement of sale including all annexures (if any);

1.1.3 “**Attorneys**” means a firm of Attorneys on the EasySell Programme panel of Attorneys of the Bank to be appointed by the Bank;

1.1.4 “**Bank**” means The Standard Bank of South Africa Limited;

1.1.5 “**Deposit**” means an amount of R _____ (_____);

1.1.6 “**EasySell Programme**” means the EasySell programme of the Bank to assist the Bank’s home loan customers to *inter alia* market and sell their properties and to agree on the settlement of the outstanding balances on their home loan accounts on favourable terms;

1.1.7 “**Parties**” means the Seller and the Purchaser and “**Party**” means any one of the two as the context may require;

1.1.8 “**Property**” means *Remainder / *Portion _____ of *Erf / *Holding/*Farm: _____
StreetAddress: _____

OR (in the case of a Sectional Title Unit)

- 1.1.13 “**Transfer Date**” is the date of registration of transfer of the Property in the name of the Purchaser; and
- 1.1.14 “**VAT**” means value added tax charged in terms of the Value-Added Tax Act 89 of 1991 and all regulations promulgated in terms of this Act.
- 1.2 The head notes to the paragraphs in this Agreement are inserted for reference purposes only and shall not affect the interpretation of any of the provisions to which they relate.
- 1.3 Words importing the singular shall include the plural, and vice versa, and words importing the masculine gender shall include the feminine and neuter genders, and vice versa, and words importing persons shall include partnerships, trusts and bodies corporate and vice versa.
- 1.4 Any reference to days shall be calculated by excluding the first day and including the last day and shall mean a calendar day.

2. **OFFER**

- 2.1 The Purchaser offers to purchase the Property from the Seller at the Purchase Price as per the terms and conditions set out in this Agreement.
- 2.2 This offer is open for acceptance until 24:00 on [] and shall not be withdrawn prior thereto and shall lapse if not accepted by the Seller at such time.
- 2.3 The Seller undertakes to advise the Purchaser and/or the Agent of the acceptance of this offer within 24 (twenty-four) hours of such acceptance by sending a signed copy of this Agreement via email or other electronic means.

3. **PURCHASE PRICE AND PAYMENT**

- 3.1 The full Purchase Price will be paid by the Purchaser to the Seller on the Transfer Date and shall be secured as follows:

- 3.1.1 by the payment of the Deposit (if applicable) on [_____](date) which is not more than **14** days after the Signature Date, which amount shall be invested by the Attorneys in an interest bearing account for the credit of the Purchaser in terms of Section 86(4) of the Legal Practice Act, 2014, once the Purchaser has signed an investment mandate in favour of the Attorneys and has furnished the Attorneys with all required regulatory information;
- 3.1.2 The balance of the Purchase Price in the amount of R _____ (_____) shall be secured within 30 (thirty) days after fulfilment of the last of the suspensive conditions referred to in clause 12:
- 3.1.2.1 either by payment in cash by way of electronic transfer directly into the Attorneys' trust account, which amount shall be invested as contemplated in clause 3.1.1 above; or
- 3.1.2.2 by way of Bank or other financial institution guarantees acceptable to the Seller to be rendered to the Attorneys and made payable on the Transfer Date.

4. TRANSFER

Transfer of the Property shall be effected by the Attorneys within a reasonable time after the Purchaser has complied with the terms of clause 3 and made payment to the Attorneys of all fees and disbursements, including transfer duty or VAT (if applicable), as well as all other fees and disbursements of the transfer and matters incidental thereto, for all of which the Purchaser shall be liable and obliged to pay on demand.

5. POSSESSION AND OCCUPATION OF THE PROPERTY

- 5.1 The Parties record, save for the provisions of clause 5.2 below, that possession and occupation of the Property will be given to and taken by the Purchaser on the Transfer Date, from which date all benefits and risks of ownership in respect of the Property will pass to the Purchaser, including the right to any rentals accruing and the liability for any levies, rates and taxes

and other imposts levied thereupon. Any rentals received, or rates and taxes and other imposts paid out prior to the said date of possession and occupation for any period subsequent thereto shall be refunded proportionally in accordance with the above.

- 5.2 Subject to the provisions of clause 5.3, the Parties record that occupation shall only be given to the Purchaser prior to the Transfer Date if the Purchaser and the Seller have entered into a written addendum to this Agreement in which the date of occupation and the amount of occupational interest payable have been recorded. The Parties further record that any such occupational interest shall be paid monthly in advance on or before the 3rd day of each month by way of electronic transfer directly to the Seller.
- 5.3 The Parties record that possession and occupation of the Property envisaged in clause 5.2, shall not be given to the Purchaser prior to the Transfer Date:
- 5.3.1 if all the suspensive conditions referred in clause 12 have not been fulfilled with;
 - 5.3.2 if the Purchaser has not paid all the fees and disbursements referred to in clause 4;
 - 5.3.3 if the Purchaser has not signed all transfer and other documents required by the Attorneys to enable the Attorneys to effect transfer of the Property; or
 - 5.3.4 if the Purchaser is in breach of any provision of this Agreement.
- 5.4 The Seller shall be entitled to withhold transfer of the Property into the name of the Purchaser should the Purchaser fail to timely effect payment of the said occupational interest.
- 5.5 Upon cancellation of this Agreement for any reason whatsoever the Purchaser and all other persons in occupation of the Property claiming occupation through or under the Purchaser shall be obliged to vacate the

Property immediately, it being recorded that any rights of occupation granted to the Purchaser pursuant hereto do not constitute any form of tenancy.

- 5.6 The Purchaser records that the granting of possession and occupation of the Property either before or on the Transfer Date shall always be subject to the rights of any tenant of the Property.

6. VOETSTOOTS

- 6.1 The Purchaser acknowledges having inspected the Property and all improvements thereon, which is sold voetstoots in the condition and to the extent as it now lies without any warranties, express or implied, and further subject to all terms and conditions and servitudes mentioned or referred to in the current and/or prior title deeds of the Property and acknowledges that the Seller shall not be liable for any defect, patent or latent, in the Property.

- 6.2 The Purchaser further acknowledges that it has to its satisfaction made enquiries with the local authority with regard to the compliance of all improvements on the Property with the provisions of the National Building Regulations and Building Standards Act, 1977, and that it has also fully acquainted itself with all other aspects of the Property, its nature, extent, boundaries, beacons, diagrams, locality and any other facts or documents, pertaining thereto.

- 6.3 The Parties further record that the extent of the Property will be the extent as indicated in the existing title deed of the Property and no Party shall benefit or suffer any impairment should the Property be re-surveyed, and the extent thereof differs from the extent as indicated in the existing title deed.

7. MUTUAL ASSISTANCE

The Parties undertake to at all times to do such things, perform all such acts and take all such steps and procure the doing of all such things, the performance of all such actions and the taking of all such steps as may be open to them and necessary for or incidental to the putting into effect or maintenance of the terms, conditions and import of this Agreement.

8. **BREACH**

8.1 Should either Party (“**the Defaulting Party**”) commit a breach of any of the provisions of this Agreement, then the other Party (“**the Aggrieved Party**”) shall give the Defaulting Party 7 (seven) calendar days’ written notice to remedy the breach. If the Defaulting Party fails to comply with such notice, the Aggrieved Party shall be entitled to immediately cancel this Agreement and claim damages, alternatively to claim specific performance by the Defaulting Party of the Defaulting Party’s obligations in terms of this Agreement and/or take such other legal action as the Aggrieved Party may have in law.

8.2 In the event of the cancellation of this Agreement due to the Purchaser’s default, the Purchaser shall forfeit to the Seller all monies paid in terms of this Agreement, including any amount paid to the Attorney’s trust account, as “**rouwkoop**” or a pre-estimated amount of liquidated damages, without prejudice to the Seller’s rights to claim further damages from the Purchaser.

9. **DOMICILIUM**

9.1 The Parties hereby choose the following addresses and contact details for all purposes of and in connection with this Agreement:

9.1.1 The Purchaser:

Physical Address: _____

Telephone Number: _____

E-mail: _____

Postal Address: _____

9.1.2 The Seller:

Physical Address: _____

Telephone Number: _____

E-mail: _____

Postal Address: _____

9.2 Any Party hereto shall be entitled to change its *domicilium* from time to time, provided that any new *domicilium* selected by it shall be a physical address in the Republic of South Africa, and any such change shall only be effective upon receipt of notice in writing by the other Party of such change.

9.3 All notices, demands and communications intended for any Party shall be made or given at such Party's physical or postal address or email for the time being.

9.4 A notice sent by one Party to another shall be deemed to be received:

9.4.1 on the same day, if delivered by hand;

9.4.2 on the same day of transmission, if sent by e-mail;

9.4.3 on the seventh day after posting, if send by prepaid registered mail.

9.5 Notwithstanding anything to the contrary herein contained, a written notice or communication received by a Party shall be an adequate written notice of communication to it notwithstanding that it was not sent to or delivered at any of the addresses referred to in clause 9.1.

10. GENERAL PROVISIONS

10.1 No alteration, consensual cancellation, variation of, or addition hereto shall be of any force and effect unless reduced to writing and signed by all Parties.

- 10.2 This Agreement contains the entire agreement between the Parties and no Party shall be bound by any undertakings, representations, warranties, promises or the like not recorded herein. The Parties expressly agree that no variation, amendment or consensual cancellation shall arise pursuant to an exchange of data by means of an electronic signature referred to in the Electronic Communications and Transactions Act 2002, (ECTA) or otherwise by means of electronic correspondence and that ECTA shall not apply to this Agreement. For the avoidance of doubt the Parties agree that the fact that their name or the name of the entity that they represent appears at or near the end of any email, electronic correspondence or other written correspondence shall not in any way be deemed or considered to be their signature or electronic signature.
- 10.3 No indulgence, leniency or extension of time which any Party ("**the grantor**") may grant or show to any other Party, shall in any way prejudice the grantor or preclude the grantor from exercising any of its rights in the future.

11. CERTIFICATES

- 11.1 The Seller shall prior to the Transfer Date obtain:
- 11.1.1 a certificate of electrical compliance from an accredited electrical contractor in terms of the regulations of the Occupational Health and Safety Act No. 85 of 1993, as amended;
- *[Delete if not applicable.]
- 11.1.2 a certificate issued by a registered gas installer to the effect that all gas installations on the Property complies with the industry standard;
- *[Delete if not applicable.]
- 11.1.3 an electric fence compliance certificate in terms of Regulation 12 of the Electrical Machinery Regulations issued in terms of the Occupational Health and Safety Act, Act 85 of 1993;

*[Delete if not applicable.]

- 11.1.4 an entomologist's certificate to the effect that all buildings on the Property have been inspected for infestation by white ants, cryptotermes brevis or other timber destroying or boring insects and that the building is apparently free from infestation.

Only for relevant properties in KwaZulu-Natal and the Western Cape.

*[Delete if not applicable.]

- 11.1.5 a certificate of compliance of the water Installation from a registered City of Cape Town plumber.

Only for relevant properties in the City of Cape Town.

*[Delete if not applicable.]

- 11.2 The costs in connection with the obtaining of the above certificates and all alterations and improvements which may be necessary or required in order for any of the above certificates to be issued will be dealt with in accordance with the provisions of the EasySell Programme.
- 11.3 The Seller undertakes not to make any alterations to installations after the date of issue of any of the certificates referred to in clauses 11.1.1, 11.1.2 and 11.1.3.
- 11.4 Notwithstanding the provisions of clause 11.1 above, transfer may be effected by the Attorneys whether the said certificates have been obtained and the Attorneys is not under any duty to ensure that the certificates have been obtained.

12. SUSPENSIVE CONDITIONS

- 12.1 This Agreement is subject to the following suspensive conditions which must be fulfilled on or before the dates or within the time periods listed below,

failing which the Agreement shall lapse and neither Party shall have any claim of whatsoever nature against the other:

- 12.1.1 the obtaining of a loan by the Purchaser from a bank or other financial institution on or before _____ in the amount of R_____, or such lower amount as the Purchaser may accept, which loan is to be secured by the registration of a first mortgage bond over the property; and
- 12.1.2 the giving of the written consent by the Bank confirming its acceptance of the terms and conditions of this Agreement within 10 (ten) days of receipt of a copy of this Agreement duly signed by the Parties.

13. RESOLUTIVE CONDITION

This Agreement shall terminate if the Bank at any time prior to the Transfer Date withdraws the consent referred to in clause 12.1.2.

14. AGENTS' COMMISSION

- 14.1 The Seller shall pay all agents' commissions and fees (plus VAT if applicable) not exceeding the applicable total commission rate of the EasySell Programme set by the Bank from time to time.
- 14.2 Agents' commission and fees are earned and payable on the Transfer Date or upon cancellation of this Agreement for any reason whatsoever including a consensual cancellation. If this Agreement is cancelled due to a breach of its terms by the Purchaser, the Purchaser shall be liable for payment of the Agent's commission. In the event this Agreement is consensually cancelled, the Purchaser and Seller are jointly and severally liable for the payment of the Agents' commission and fees.
- 14.3 The Bank reserves the right to allot and accordingly instruct the Attorney or Conveyancer concerning the payments of commissions and fees.

15. COMPANY

Insofar as this Agreement is entered into on behalf of a company to be formed and the person signing as Purchaser acts or purports to act as agent for such company to be formed, the Parties record that the signatory shall in his/her personal capacity be deemed to be the Purchaser in respect of this Agreement if:

- 15.1 the company is not formed within 21 (twenty-one) days from the Signature Date; and
- 15.2 if incorporated, if this Agreement is not adopted or ratified in full within 7 (seven) days after being incorporated.

16. THE PURCHASER'S RIGHT TO WITHDRAW

The Parties hereby record that they are fully aware of the provisions of Section 29A of the Alienation of Land Act, 1981, which entitles the Purchaser (if a natural person buying a property worth R250 000 or less) to terminate this Agreement under the circumstances referred to in the said section within a period of 5 (five) days after the Signature Date.

17. JOINT PURCHASERS

Where more than one person, natural or corporate, purchase the Property, the obligation of such persons in terms hereof shall be jointly and severally.

18. SPECIAL CONDITIONS

- 18.1 The Parties agree that the payment and/or the rendering of acceptable Bank or other financial institution guarantees contemplated in clause 3 above may not in any manner whatsoever be linked to the cash payment or rendering of guarantees by any third party to whom the Purchaser may alienate the Property before the Transfer Date ("**the onward purchaser**"), it being recorded that any such payment and/or furnishing of guarantees by any such onward purchaser shall not constitute compliance by the Purchaser with the terms and provisions of clause 3 and will result in the Bank withdrawing its consent as contemplated in clauses 12.1.2.

19. The Seller and The Purchaser by their signature of this agreement give their consent to the attorneys to lawfully process their personal information as contemplated in the Protection of Personal Information act 4 of 2013 ("popi") for purposes of any registration to be effected in the relevant deeds registry and matters ancillary thereto and for any transaction in respect of which the attorneys have been or will be mandated to attend to and/or such transaction/s involving the seller and/or the purchaser in respect of which attorneys have been or will be mandated by a bank as defined in the banks act 94 of 1990 to attend to and/or such transaction to which the Seller and/or the Purchaser is/are otherwise a party to and all matters related to such transaction/s ("the purpose").
20. The Seller and the Purchaser by their signature of this Agreement hereby:
- acknowledge their right to privacy and the right to have personal information processed in accordance with the requirements for the lawful processing of personal information;
 - acknowledge that they fully understand the purpose for which their personal information is required and for which it will be used and consent to the sharing of their personal information with any relevant third party for purposes of the purpose;
 - acknowledge that their personal information which they provide will be held and/or stored securely by the attorneys;
 - declare that their personal information furnished is accurate, current, not misleading and that it is complete in all respects; and
 - undertake to immediately advise the attorneys should there be a change in any of the personal information furnished.

20.1 Further special conditions:

The Bank will not accept any further special conditions. If the buyer and or seller requests any further special conditions the Bank will withdraw its consent as contemplated in clauses 12.1.2.

Signed by the **Purchaser 1** on this the ____ day of _____ 20__ at
_____.

The Purchaser 1

AS WITNESSES:

Witness

Witness

Signed by the **Purchaser 2** on this the ____ day of _____ 20__ at
_____.

The Purchaser 2

AS WITNESSES:

Witness

Witness

Signed by the **Seller 1** on this the ____ day of _____ 20__ at _____.

The Seller 1

AS WITNESSES:

Witness

Witness

Signed by the **Seller 2** on this the ____ day of _____ 20__ at _____.

The Seller 2

AS WITNESSES:

Witness

Witness

Signed by the **Agent** on this the ____ day of _____ 20__ at
_____.

The Agent

AS WITNESSES:

Witness

Witness

The Agent, by signing this Agreement accepts the benefit of clause 14 above and warrants that it has no direct or indirect interest in this Agreement and the transaction contemplated herein other than the agent's commission referred to in clause 14.

Important information for buyer/s of an EasySell property

EasySell appoints the transferring attorney.

As a buyer of an EasySell property you will qualify for a 50% discount on transfer - and bond registration fees PROVIDED that your bond to be registered is a Standard Bank bond and the bank appoints the bank's transferring attorney to attend to registration of your bond.

DO NOT submit your bond application before EasySell has accepted the offer and has informed you who the appointed transferring attorney is.

Once you apply via your bond originator or other channels, it is of the utmost importance to send an email, to which a copy of the bank's acceptance letter must be attached, to easysellfinance@standardbank.co.za. The email must also clearly reflect the application number of your bond application to Standard Bank.

EasySell will then make a note of your application and of the attorney to be allocated for the bond registration.

If the above mentioned process has not been followed and EasySell has not been made aware of your bond application, or where a bond application has been submitted prior to the bank's acceptance, the bank will be unable to reassign the bond instruction to the transferring attorney appointed by the bank and you will forfeit the said 50% discount on transfer- and bond registration fees.

All payments are made at the Buyer's sole risk. The Buyer is advised to independently verify the bank account details of the transferring attorneys or any other relevant trust account prior to making payment. No other party to this agreement shall bear any liability whatsoever in this regard.

A duly signed copy of this document must be attached to the offer to purchase and submitted via the estate agent.

I, _____, Estate Agent,
understand the above process and agree to adhere to it.

Signed at _____ on _____ 20__.

Signature of Estate Agent

I, _____, buyer 1 of the property, understand the above process and agree to adhere to it.

Signed at _____ on _____ 20____.

Signature of Buyer 1

I, _____, buyer 2 of the property, understand the above process and agree to adhere to it.

Signed at _____ on _____ 20____.

Signature of Buyer 2

INFORMATION SHEET

SELLER(S)		PURCHASER(S)
	Title and Full Name / Entity Name	
	Identity Number / Passport Number / Registration Number	
	Spouse Title and Full Name	
	Identity Number/ Passport Number of spouse	
	Date of marriage	
	Married in / out of community of property / unmarried / other	
	SARS Income tax Registration Numbers and VAT Number (if applicable)	
	CONTACT NUMBERS: MOBILE NUMBER HOME NUMBER BUSINESS NUMBER	
	E-MAIL ADDRESS	
	RESIDENTIAL ADDRESS	
	POSTAL ADDRESS	



**PROPERTY PRACTITIONERS
REGULATORY AUTHORITY**

IMMOVABLE PROPERTY CONDITION REPORT

Disclaimer

This condition report concerns the immovable property situated at [furnish both deeds office and physical descriptions of the property concerned] ("the property"). This report does not constitute a guarantee and/or warranty of any kind or nature by the owner of the property or by the property practitioners representing that owner in any transaction. This report should, therefore, not be regarded as a substitute for any inspections or warranties that prospective purchasers may wish to obtain prior to concluding an agreement of sale in respect of the property.

Owner's information:

I have resided on the property for _____ years and purchased the property on _____

Transfer of the property was registered into my name on _____

Definitions

In this form:

"am aware" mean to have notice or knowledge; while

"defect" means any condition, whether latent or patent, that would or could have a significant deleterious or adverse impact on, or affect, the value of the property, that would or could significantly impair or impact upon the health or safety of any future occupants of the property or that, if not repaired and/or removed and/or replaced, would or could significantly shorten or adversely affect the expected normal lifespan of the property.

Disclosure of information

The owner of the property discloses the information hereunder in the full knowledge that, even though this is not to be construed as a warranty, prospective purchasers of

the property may rely on such information when deciding whether, and on what terms, to purchase the property. The owner hereby authorises the appointed property practitioner marketing the property for sale to provide a copy of this statement, and to disclose any information contained in this statement, to any person in connection with any actual or anticipated sale of the property.

Provision of additional information

The owner represents that to the best of his/her knowledge the responses to the statements in respect of the property contained herein have been accurately noted as "yes", "no" or "not applicable". Should the owner have responded to any of the statements with a "yes", the owner shall be obliged to provide, in the additional information area of this form, a full explanation as to the reason(s) why the response to the statement concerned has been reflected as a "yes".

Statement concerning the condition of the property

	Yes	No	N/A
I am aware of defects in the roof.			
I am aware of defects in the electrical systems.			
I am aware of defects in any part of the plumbing systems, including any defects pertaining to the swimming pool, if any.			
I am aware of defects in the heating and/or air conditioning systems, including air filters and humidifiers.			
I am aware of defects in the septic system or other sanitary disposal systems.			
I am aware of any defects to the property and/or in the basement or foundations of the property, including cracks, seepage and bulges. Other such defects include, but are not limited to, flooding, dampness or wet walls and unsafe concentrations of mould or defects in drain tiling or sump pumps.			
I am aware of any structural defects in the property.			
I am aware of boundary line disputes, encroachments or encumbrances including a joint driveway.			
I am aware that remodelling or refurbishment has affected the structure of the property.			

<p>I am aware that any additions and/or improvements made to and/or any erections made on the property, have been done or were made, only after the required consents, permissions and permits to do so were properly obtained.</p>			
<p>I am aware that a structure on the property has been designated as a historic building.</p>			

Additional information

Owner’s certification

The owner hereby certifies that the information provided in this report is, to the best of the owner’s knowledge and belief, true and correct as at the date when the owner signs this report.

Certification by person supplying information

If a person other than the owner of the property provides the required information that person must certify that he/she is duly authorised by the owner to supply the information and that he/she has supplied the correct information on which the owner relied for the purposes of this report and, in addition, that the information contained herein is, to the best of that person’s knowledge and belief, true and correct as at the date on which that person signs this report. Notice regarding advice or inspections

Both the owner as well as potential buyers of the property may wish to obtain professional advice and/or to undertake a professional inspection of the property. Under such circumstances adequate provisions must be contained in any agreement of sale to be concluded between the parties pertaining to the obtaining

of any such professional advice and/or the conducting of required inspections and/or the disclosure of defects and/or the making of required warranties.

Buyer’s acknowledgement

- The prospective buyer acknowledges that he/she has been informed that professional expertise and/or technical skill and knowledge may be required to detect defects in, and non-compliance aspects concerning, the property.
- The prospective buyer acknowledges receipt of a copy of this statement.

Thus done and signed at on this day of 20....

Owner 1

Owner 2

Prospective purchaser 1

Prospective purchaser 2

The property practitioner acknowledges receipt of this disclosure form

Property Practitioner

Date: