



IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG DIVISION, PRETORIA

CASE NO: 131907/2024

DELETE WHICHEVER IS NOT APPLICABLE

- (1) REPORTABLE: YES/NO
- (2) OF INTEREST TO OTHER JUDGES: YES/NO
- (3) REVISED:

1 December 2025

DATE

[REDACTED]

SIGNATURE

In the matter between:

VERONICCA MAKGAO LEDWABA

Applicant

And

**ABSA HOME LOANS GUARANTEE COMPANY
RF (PTY) LTD**

First Applicant

ABSA BANK

Second Applicant

This judgment was prepared and authored by the Judge whose name is reflected and is handed down electronically by circulation to the parties/their legal representatives by e-mail and by uploading it to the electronic file of this matter on Caselines. The date for hand-down is deemed to be 1 December 2025.

JUDGMENT IN LEAVE TO APPEAL

TOLMAY J

1. This matter is an application for leave to appeal following judgment against the applicant in the main application. The applicant appeared in person in the main application and was represented by counsel in this application.
2. After considering submissions by counsel for the applicant and the first and second respondent, and the judgment I am of the view that there is no reasonable prospect that another court could come to another conclusion.

The following order is made:

1. The application is dismissed with costs on an attorney and client scale.



R TOLMAY

JUDGE OF THE HIGH COURT
GAUTENG DIVISION, PRETORIA

Appearances:

For Applicant: Adv M G Sikhosana instructed by Ralane Letshoalo Attorneys.

For Respondents: Adv C L Markram-Jooste instructed by VZLR Attorneys.

Date of hearing: 28 November 2025.

Date of judgment: 1 December 2025.