

CASH BUYER TO CASH SELLER STEP-BY-STEP TRANSFER PROCESS & APPROXIMATE TIMELINE



STEP 1: DIGITAL FORM F

Buyer and Seller sign a RERA Form F digitally through the broker or conveyancer.



STEP 2: BUYER AND SELLER AGREE ON TERMS

Parties agree on price, payment schedule, agreed transfer date, and confirms all terms in writing.



STEP 3: SELLER REQUESTS NOC FROM DEVELOPER

Seller applies for a No Objection Certificate (NOC) from the developer confirming all service charges are cleared and the property is free of liabilities.



STEP 4: BUYER PREPARES MANAGER'S CHEQUES (MCS)

Buyer prepares Manager's Cheques (MCs) for the full sale value and any required payments (e.g., service charges or trustee fees)



STEP 5: APPOINTMENT AT TRUSTEE OFFICE

Buyer and Seller (or their conveyancer) attend the Dubai Land Department / Trustee Office with valid IDs, cheques, and original property documents



STEP 6: VERIFICATION & DOCUMENT REVIEW

Trustee officer verifies the identities, (title deed, NOC, and Manager's Cheques to confirm DLD regulations are met



STEP 7: TITLE TRANSFER & ISSUANCE OF NEW TITLE DEED

Upon verification, ownership is transferred to the buyer, and New Title Deed is issued in the buyer's name.



IMPORTANT NOTES:

- **Provisional Fees:** Service fees are provisional and calculated based on the actual transfer date.
- **Cheque Preparation:** Manager's cheques must be ready 2 days before transfer; share copies for verification.
- **Regulatory Changes:** RERA, AML, DLD, and CBUAE fees/regulations may change without notice.
- **Third-Party Delays:** The agency is not liable for delays caused by banks, developers, or DLD.
- **Holidays Impact:** Government & Public holidays may delay Contract F processing timelines.
- **5% VAT:** VAT may apply per FTA rules and is subject to change.

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