

STEP

1

Check

## Your Credit



- Check your credit profile
- Create your home financing budget

## Research

STEP

2

- Identify the size and specifications of your new home (no. of bedrooms, etc.)
- Meet with our consultant, who will be glad to guide you through the entire process
- Discover the benefits of living in our community
- Find your dream home with us



STEP

3

## Reserve



- Pay reservation fee (cash, credit card, bank transfer, third party)
- Sign Credit Card Authorization Form, if paying by card
- Sign Third Party Authorization Letter, if someone is paying on your behalf
- Provide TT copy if paying through bank transfer
- Sign Unit Reservation Contract (URC)
- Receive fully signed Reservation Contract

Complete

## Down-Payment

And Pay Other Fees

STEP

4

- Complete down payment (cash, credit card, bank transfer, third party)
- Issue post-dated cheques
- Pay 4 % Oqood in the form of a Manager's Cheque made payable to the Dubai Land Department (DLD)
- Pay DLD Administration Fees (cash or credit card)



STEP

5

## Sale And Purchase

Agreement (SPA)



- Sign SPA once the down payment and admin fees are credited to the escrow account
- Receive fully signed SPA

Register

## Your Home

STEP

6

- Oriental Pearls registers the property with Dubai Land Department on your behalf
- Receive Oqood contract and receipt
- Convert Oqood into title deed upon handover of your home

