



# FINANCE BUYER TO FINANCE SELLER

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**STEP 1**  
Sign agreement of sale

**STEP 2**  
Buyer to submit all documents to bank for final mortgage approval

**STEP 3**  
Bank arrange and conduct survey and produce report

**STEP 4**  
Bank issue final approval letter

**STEP 5**  
Seller applies for liability letter

**STEP 6**  
Buyer pay seller's liability

**STEP 7**  
Liability cleared

**STEP 8**  
Security documents released

**STEP 9**  
Seller pays community fees

**STEP 10**  
No Objection Certificate application at developer's office

**STEP 11**  
No Objection Certificate received

**STEP 12**  
Transfer of title at Dubai Land Department