

Administrative procedures for buying and registering property

Steps	Document(s)	Department	Time Frame	Cost In LL
Obtain an updated Real Estate Certificate from the Land Registry				
Parties obtain an updated Real Estate Certificate from the Land Registry which establishes proof of title gives a description of the property, and as a non-encumbrance certificate.	Real Estate Certificate (Look for any ' Ishara'- that's a note about the property) Non encumbrance Certificate- Ifada Ikariya	Land Registry	One day to complete	10.000

Obtain an official cadastral map				
In case the area is not specified in the real estate certificate and in the title deed, which is often the case, an official cadastral map and an area certificate must be obtained from the cadastral Department	Area Certificate Ifadat Kayl	Cadastral Depart. at the MOF (Dairat al Massaha)	One day to complete	20.000

Obtain an urban plan certificate from the Urban Planning Authority and the Municipality				
Parties obtain an Urban Planning Authority and the local Municipality. This is not strictly required by law but is usually requested by the buyer in order to make sure that no special easement or expropriation is planned for the property in question.	Urban Planning Certificate- Irtifaq w takhtit	Urban Planning Authority and Municipality	10 days to complete	6.000

Inspection of the property by the Tax Authority to get an official estimate of its rental value				
The Tax Authority at the Ministry of Finance orders an inspection of the property by a ministry controller. This is done to obtain an official estimate of the rental value of the property, unless it is already available.	Tax Discharge- Kima Taajiriya	Tax Authority at Ministry of Finance		No Cost

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Obtain an official estimate of the rental Value of the property from the Tax Authority				
An official estimate of the rental value of the property is delivered by the Tax Authority at the Ministry of Finance after inspection together with a tax discharge (clearance)		Ministry of Finance	One day (Simultaneous with procedures	5.000
Sometimes, an occupancy certificate from the Municipality is also requested.			3, 4 & 6	

Obtain tax clearance from the Municipality				
Obtain clearance fro the Municipality to make sure that municipal taxes prior to the sale agreement have been paid. This is not required by law but it is usually requested by the buyer.	Tax Clearance- Baraat Zimma	Municipality	Three days (Simultaneous with procedures	8.000
			3,4 & 5	

Prepare the sales agreement				
An attorney or notary public or qualified facilitator		Attorney or Notary	Two days	1.000.000
prepare the sales agreement in the official form. A lawyer's participation is not mandatory in this step. The sale contract is often drafted by the notary public or by a qualified facilitator. However, for complex and delicate real estate transactions where either or both parties need to protect their rights, the contract is usually negotiated and drafted by the attorneys of both parties.				
The Beirut Bar Association in its decision of October 2009 has set a minimum fee of \$ 666 (LL 1 million) for the drafting of a sales contract. This minimum fee is subject to an increase based on the contract's value and importance				

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Signing the sales contract				
Once the sales agreement is finalized by the buyer's attorney and agreed upon by the seller, the buyer and seller can sign the agreement and make the sale transaction official through one of two methods :		Notary public and / or Land Registry	Immediate	-Notary tax: 0.1 % of contract value -Flat tax: 50.000 -Notary flat tax: 15.000 -Flat stamp
1- They can sign the sales agreement before a notary public then present it to the Land registry for registration of title.				
2- Or the sales agreement can be signed directly signed at the Land Registry Office and the property is registered.				

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After the Purchase Registration at the Land Registry				
to register the title deed, the signed contract, with	Title Deed -	Land Registry	10 days	-Flat tax:
documentation, is presented to the Land Registry. The Land	Sak Moulkiyyah		to complete	74.000
Registry will either: 1-Accept the contract if convinced of the price set by the Parties that there are no irregularities in the documents. The contract is immediately registered, and the new deed is delivered, or 2-Refuse to register the contract until the price is amended (i.e. increased) or the irregularities in the documentation are rectified. When the registrar's request is met the contract is presented again. Only when the registrar approves the signed contract and registers it is the title of the property transferred to the buyer. Once the transaction is completed, the new title deed in the buyer's name is delivered within five to seven working days. As per the express and clear provisions of the law, the buyer acquires full ownership only when the sales contract is registered in the registry, regardless of when the new deed is delivered to him. All taxes and duties are paid at the tax authority cashier, which is located in the same building as the Land Registry. The documentation required include: *Title deed, as proof of ownership (held by seller) *Real Estate Certificate (obtained in Procedure 1) *Official cadastral map (obtained in Procedure 2) *Official estimate of rental value of the property				

(obtained in Procedure 5)

*Municipal tax clearance (obtained in Procedure 6)

*Sales agreement (prepared in Procedure 7)

