

## STEP BY STEP TITLE DEED PROCESS



### **Before Title Deed Day (Before having the title deed):**

1. Who will pay the title deed fees and real estate tax must be clarified. (Whether it's the seller or the buyer).
2. Expenses like the commission of the realtor, title deed fees, insurance expenses etc. must be taken to consideration by the buyer. These payments may need to be made in cash.
3. Eligible housing loans should be researched (for those who will have housing loans)
4. The method of payment should be clarified. **The upper transfer limit of bank accounts should be checked.**
5. Compulsory Earthquake Insurance must be done or its validity must be checked.
6. The fair value should be taken from the municipality to which the property belongs and the real estate tax should be paid, if it wasn't paid before.
7. The property owner or his/her deputy must apply to the deeds office with the necessary documents.
8. According to the appointment information received by SMS, the title deed fee must be paid.

### **On The Title Deed Day (On the day to have the title deed from the deeds office)**

1. At the time of the appointment, all buyers and sellers (or deputies) must be ready in the deeds office with their identification documents.
2. Two witnesses who do not have a kinship with the buyers or sellers should be brought if the buyer or the seller is illiterate.
3. Payment slips of the fees should be handed to the deeds officer.
4. The contract documents must be signed by all buyers and sellers.
5. If credit is used, credit opening documents must be signed in the bank.

### **After The Title Deed Day (After the title deed is received)**

1. The buyer must go to the relevant institutions for invoice transportation procedures (to get electricity, water, natural gas etc. subscriptions).
2. The buyer must go to the Directorate of Population to declare his/her residence.
3. The buyer must go to the relevant municipality to notify about the real estate tax.