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## Availability of title

– individual or strata

A title proves your ownership over a property. You will be issued an individual title for landed properties, while a strata title will be given for condominiums or apartments. You need to check if there are encumbrances or restrictions in interest on the property you are buying. These restrictions may affect the transferability or sale ability of the property. It is best to get a lawyer or someone familiar with this matter to advise you before paying any deposit for the purchase

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## Reputation of developer

Most developers of a new project adopt a *sell-then-build* approach. Therefore, if you are buying a new house, you will initially not be able to see what you are paying for. Here the track record of the developer becomes important. Assess their projects to see if they keep to their promises. Check:

- if they deliver properties on time
- the quality of their work
- if they provide all the amenities as promised in the brochure

