

Obtaining a Land Registry Survey

MANY people have been tricked into buying property built on land that their developer has mortgaged.

These people face the very real threat of losing their homes if their developer fails or if the bank forecloses on the developer's mortgage for any reason. In these situations, the bank can repossess the properties affected by the mortgage(s) and auction them to recover the developer's debt, *even though people who have bought these properties may have paid the developer in full and may have been living in them for many years.*

Have I been tricked into buying a mortgaged property?

If you have bought a property from a developer and you have not been offered its Title Deed, you should request the Land Registry to carry out a survey about your property as this will highlight details of any mortgages and other useful information about your property. Proceed as follows:

- Complete a Land Registry Survey Form N.50 (The Greek language section only. The English translation and example are there for guidance only).
- Take the completed form you to the District Lands Office in which the property is situated – [Nicosia](#), [Limassol](#), [Larnaca](#), [Paphos](#), [Famagusta](#) or [Paralimni](#) along with your Passport or your Cyprus ID Card and your Contract of Sale.

It will take the District Lands' Office staff a few days to carry out the Title Search and provide you with a comprehensive report on the status of the property's Title. This will include its owner, whether you have been registered as a buyer (and therefore have a legal claim against the main Title Deed) and the assessed 1980 market value of the development. It will also show if there have been any recent claims (encumbrances) set against the main Title due to court orders against the legal owner of the land (developer) – this can give an early indication developer financial difficulties.

The cost of the Survey is just a few Euros and is money well spent!

Special Note

If the District Lands Office staff are 'reluctant' to provide you with the N.50 report, you should remind them that they are required to do so according to Law CAP224 Article 51a.

DEPARTMENT OF LANDS AND SURVEYS

APPLICATION FOR SURVEY CERTIFICATE*

FOR REGISTERED PROPERTY
FOR TAXED PROPERTY

.....
Date

District Lands Officer
.....

Kindly supply me with a SURVEY CERTIFICATE that contains the following information:

.....
.....
.....
.....

Town/Village and District within which the property is situated
I shall be needing this information for the following purpose

.....
.....
.....
.....

I am requesting this information in my capacity as

Applicant's signature
Applicant's name (Capital letters)
Address for service

* Folder number for REGISTERED PROPERTY

* Folder number for TAXED PROPERTY

1. Received at the District Land Office of
today, 20.....
2. Duties paid
Type N. 17, Number, dated

.....
(.....)
Land Registry Employee

NOTE:

The issuing of Survey Certificates is carried out pursuant to the provisions of article 51A of Immovable Property (Possession, Registration and Appreciation) Law CAP. 224 and Laws 3 of 1960 to 23 of 1982.

* Delete accordingly

DEPARTMENT OF LANDS AND SURVEYS

APPLICATION FOR SURVEY CERTIFICATE*

FOR REGISTERED PROPERTY
FOR TAXED PROPERTY

ADDRESS/PLOT NUMBER ON YOUR CONTRACT

Date : 1/4/2009

District Lands Officer

Kindly supply me with a SURVEY CERTIFICATE that contains the following information:

- 1) COPY OF TITLE DEED FOR THE PROPERTY
- 2) WHETHER INDIVIDUAL DEEDS HAVE BEEN APPLIED FOR? - IF,SO, AT WHAT STAGE IS THE PROCEDURE CURRENTLY ?

Town/Village and District within which the property is situated TALA - PAPHOS

I shall be needing this information for the following purpose

TO CHECK THE STATUS OF MY PURCHASE

I am requesting this information in my capacity as REGISTERED BUYER

Applicant's signature ... XXX

Applicant's name (Capital letters) A.N. OTHER

Address for service NB – the Land Registry usually ask you to call back for the results

*****NB :THE SECTION BELOW IS FOR LAND REGISTRY USE ONLY*****

* Folder number for REGISTERED PROPERTY

* Folder number for TAXED PROPERTY

1. Received at the District Land Office of
today, 20.....

2. Duties paid
Type N. 17, Number, dated

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(.....)
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