



Due Diligence Checklist

What to verify before buying property abroad

This checklist is built on real transaction support in Turkey, Greece and Bulgaria. Check off each item as you go — if any section raises a question, that is exactly the moment to bring in an advisor before signing, not after.

01 Purpose, budget and purchase strategy

- ☐ **Purpose of the purchase is defined**
Living, rental income, investment, residency or citizenship — this shapes both the choice of property and the deal structure.
- ☐ **Budget accounts for every cost**
Not just the property price: taxes, notary, translator, agency commission, DASK/insurance, apostille and document legalisation, bank transfers (SWIFT).
- ☐ **Country and region chosen with your goals in mind**
Turkey / Greece / Bulgaria — different ownership rules for foreigners, taxes and residency timelines.
- ☐ **Checked for foreign-ownership restrictions in the chosen area**
In Turkey — military and border zones; confirm this before paying a deposit.

02 Legal due diligence on the property

- ☐ **Title register extract ordered (tapu / ktimatologio / imoten registrar)**
Confirms the current owner and the absence of encumbrances — request it independently of what the seller shows you.
- ☐ **No liens or seizures confirmed**
Mortgage, pledge, litigation, seizure over the seller's debts.
- ☐ **Cadastral number and area cross-checked against the documents**
Actual measurements must match the title deed — any mismatch in address or area (for example, the unit number on the door versus in the documents) is recorded in writing before the deal.
- ☐ **Occupancy permit checked (iskan / equivalent)**
Without it the property may not be legally complete, which complicates registration and resale later.
- ☐ **Seller's identity and authority verified**
Passport; if selling by power of attorney, the notary confirms it is genuine and still valid.
- ☐ **Developer's or agency's track record checked**
Past projects, delivery timelines, reviews, litigation history.

03 Physical condition of the property

- ☐ **Personal inspection of the property**
In person, or through a trusted representative — never rely on photos and video alone.
- ☐ **Utilities checked**
Electricity, water, sewage, heating/cooling, internet — connected and registered to the property.
- ☐ **Condition of the building and common areas checked**
Roof, façade, elevator, pool, parking — not just the unit itself.
- ☐ **Monthly service fees clarified (aidat / HOA fees)**
What is included — security, cleaning, pool, elevator.
- ☐ **Existing lease reviewed, if buying with a tenant in place**
Terms, duration, notice period and handover procedure to the new owner.

04 Financial side of the deal

- ☐ **Independent valuation obtained (e.g. an SPK-licensed appraiser in Turkey)**
An official appraisal is required for the transaction and can affect eligibility for residency or citizenship by investment.
- ☐ **Payment method and transfer arranged in advance**
Bank SWIFT transfer, foreign-currency purchase certificate (DAB) — kept for tax purposes and any future sale.
- ☐ **Payment structure is clear**
Deposit, schedule, final payment — and what happens if either side withdraws.
- ☐ **All taxes and one-off fees clarified**
Transfer tax, stamp duty, agency commission, notary/translator fees.
- ☐ **Tax history of the property checked**
No outstanding property tax or utility debt from previous periods.

05 Residency, taxes and ownership

- ☐ **Residency or citizenship-by-investment conditions confirmed**
Minimum amount, eligible property type, holding period, renewal requirements.
- ☐ **Ownership structure decided**
Individual, a legal entity, or a structure with a later transfer (for example, to a family member) — decided before the deal, not after.
- ☐ **Tax obligations as a non-resident owner understood**
Annual property tax, rental income tax, capital gains tax on sale.
- ☐ **Property insurance arranged or planned**
Mandatory cover (e.g. DASK in Turkey) and, if you want it, voluntary risk insurance.

06 After the deal

- ☐ **Title deed received and verified**
Owner details, address, area and cadastral number are all correct.
- ☐ **Utilities and subscriptions transferred to the new owner**
Electricity, water, gas, internet, insurance.
- ☐ **Address/status change filed with the relevant authorities**
Tax office, immigration service — when applying for residency.
- ☐ **All original documents and translations kept**
Sale contract, title deed, valuation, bank confirmations — both on paper and digitally.

Need a second opinion on a specific property or deal?

Send the documents or a link to the listing — Telegram @NB_strategy or email strategy4grow@gmail.com.