

BUYING IN DUBAI FROM THE USA

The remote buyer *checklist.*

What to verify before you commit to a property you have not seen. Every check uses an official Dubai Land Department or UAE government channel.

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Verify first. Commit second.

Dubai gives buyers more official verification tools than most markets. You can confirm the broker, the advert, the project, the escrow account and the title deed from your phone, wherever you live. Most problems we see come from buyers who skipped a check because the deal felt urgent.

Work through the five sections in order. Tick each box only when you have seen the proof yourself, not when someone tells you it is fine.

SECTION 1

The people

Broker, brokerage, advert and developer

SECTION 2

The project

Registration, progress, escrow and Oqood

SECTION 3

The unit

Title deed, owner, charges and prices

SECTION 4

The paperwork

Power of attorney and the contract

SECTION 5

The money

Payments, fraud and reporting

LAST PAGE

Red flags

When to stop and call us

The one tool to install first

Dubai REST, the official Dubai Land Department app. It holds broker data, project status and title deed verification. Project status is also on dubailand.gov.ae and on DLD WhatsApp at 800 4488.

Check the people

Before you share documents or money, confirm that everyone you deal with is licensed and that the advert is real.

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- ☐ **The broker is licensed and the name on the card matches the person you speak to.**

Where: DLD list of licensed brokers on dubailand.gov.ae, or broker data in the Dubai REST app.

- ☐ **The brokerage holds a valid licence and office registration (ORN).**

Where: Dubai REST and the DLD website. Ask for the ORN in writing.

- ☐ **The advert carries a Madmoun QR code and the scan matches the unit you were offered.**

Where: Scan the code. DLD shows the advertising company, the property details and whether it is already sold or rented. DLD advises buyers to deal only with adverts that show the code.

- ☐ **You and your broker have signed Contract B, the buyer and broker agreement.**

Where: DLD smart contracts through the broker. It sets out what the broker does for you.

- ☐ **The developer named in the sales offer is the same company registered with DLD.**

Where: Dubai REST project and developer data. The name must match the SPA exactly.

Check the project

For off plan property you are paying for something that does not exist yet. These checks protect that money.

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- ☐ **The project is registered with DLD and you know its project number.**

Where: DLD Project Status Enquiry by project name, project number or land number. Website, Dubai REST or WhatsApp 800 4488.

- ☐ **Construction progress matches what the sales team told you.**

Where: The same enquiry shows the completion percentage. Check it again before every large payment.

- ☐ **The project has its own escrow account and your payments go only into that account.**

Where: Dubai Law No. 8 of 2007 requires a separate escrow account for each project. Developer creditors cannot attach it.

- ☐ **The account name and bank in the SPA match the escrow account for this project.**

Where: Your SPA and the developer's official finance team. Never accept escrow details from a forwarded email alone.

- ☐ **The developer has delivered projects before, on time and as sold.**

Where: Completed projects in Dubai REST and DLD records, plus a visit to a finished building if possible.

- ☐ **After signing, the SPA is registered in the interim register and you receive the Oqood.**

Where: Dubai Law No. 13 of 2008. DLD expects registration within 90 days of signing. Check it in Dubai REST Title Deed Verification with the contract number and year.

- ☐ **You hold the receipt for the 4% DLD fee.**

Where: Issued by DLD when the sale is registered.

Check the unit

For ready and resale property the risks sit with the seller, the title and the running costs.

☐

The title deed is genuine and matches the unit and the seller.

Where: Dubai REST, Title Deed Verification: certificate number, certificate year, property type and owner name.

☐

The seller signs in person, or their power of attorney is verified on an official portal.

Where: Dubai Courts notary search or the Ministry of Justice eNotary search. DLD does not accept QR codes as proof of a power of attorney.

☐

Any mortgage on the unit will be cleared at transfer.

Where: Ask the seller for the bank's liability letter before you sign Contract F.

☐

The developer has issued, or will issue, the NOC for the sale.

Where: The developer confirms there are no unpaid service charges on the unit.

☐

You know the annual service charge per sq ft.

Where: The DLD service charge index for the building, not the listing.

☐

The price makes sense against registered sales in the same building.

Where: DLD transaction records. Cresco sends you the registered sales for any building on request.

☐

If the unit is tenanted, you have the Ejari and the lease end date.

Where: Ejari certificate from the seller. The lease transfers with the unit.

Check the paperwork

Most remote purchases are signed through a power of attorney or electronic signing. Get the paperwork right once and the rest moves quickly.

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- ☐ **Your power of attorney names the exact transaction: purchase, with your share stated.**
Where: DLD Circular 29/R/2025 rejects broad wording such as full authority to manage property.
 - ☐ **It was issued within the last two years.**
Where: Same circular. Older documents are refused.
 - ☐ **It is notarised, legalised by the UAE embassy or consulate and attested by the UAE Ministry of Foreign Affairs.**
Where: Same circular. Bring the original. Scans are not accepted.
 - ☐ **It has a full Arabic legal translation by a UAE licensed translator.**
Where: Required when the power of attorney is not in Arabic.
 - ☐ **Your attorney is someone you chose, not someone from the seller's side.**
Where: A family member, your lawyer or your own broker under Contract B.
 - ☐ **You have read the SPA or Contract F line by line before anyone signs for you.**
Where: Check unit number, area, price, payment dates, handover date and the delay clause.
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Check the money

Once money moves, it is hard to bring back. These checks come before every transfer.



Every payment goes by bank transfer to an account in the developer's, escrow's or seller's name.

Where: Never pay a reservation into a personal account, including a broker's.



You confirmed the bank details by phone on a number you already had, not one from the email.

Where: Payment fraud targets property buyers worldwide. The FBI's 2025 internet crime report counted \$275.1 million lost in real estate fraud.



You keep proof of where the money came from.

Where: Since 1 July 2022, UAE brokers must report purchases paid with AED 55,000 or more in cash, or with crypto, through the goAML system (Ministry of Economy Circular 5/2022).



You have the full cost in writing, not just the price.

Where: 4% DLD fee, registration and trustee fees, broker commission for resale, mortgage costs and service charges.

The US side of the deal

The Dubai checks are the same for everyone. These are the extra steps when you sign and pay from the United States.



Your power of attorney is signed before a US notary.

Where: Any licensed US notary public.



It is authenticated by the US Department of State Authentication Office.

Where: UAE Ministry of Foreign Affairs guidance for US documents. A document with commercial content goes through your Secretary of State.



It is attested for the UAE through the MOFA online attestation service.

Where: Applied for online with UAE Pass. The UAE mission attests it and the original is collected and returned by courier.



You plan the wire: the receiving name, the IBAN and the purpose of payment.

Where: Your US bank. Confirm every detail by phone before you send.



You know your US reporting: FBAR once your UAE accounts pass \$10,000 in total at any time in the year.

Where: FinCEN Form 114. Rental income from Dubai goes on Schedule E.



A US tax adviser has reviewed the deal before you sign.

Where: Depreciation, foreign tax and reporting all depend on how you hold the property.

RED FLAGS

Stop and call before you pay if

- 01 The price is far below registered sales in the same building.
- 02 You are asked to pay today, or to pay a reservation into a personal account.
- 03 The advert has no Madmoun QR code, or the scan shows a different unit.
- 04 The seller cannot show a title deed that verifies on Dubai REST.
- 05 Payment details change by email or by WhatsApp.
- 06 Nobody can tell you the project number or the escrow account.

RUN THE CHECKS WITH US

Cresco Real Estate

RERA registered brokerage, ORN 34288. Dubai: +971 4 529 9647. USA: 1 833

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Sources: Dubai Land Department (Madmoun, Project Status Enquiry, Real Estate Brokerage Practice Guide, Circular 29/R/2025 on powers of attorney); Dubai Law No. 8 of 2007 on escrow accounts; Dubai Law No. 13 of 2008 on the interim register; UAE Ministry of Economy Circular 5/2022; UAE Ministry of Foreign Affairs attestation guidance; FBI Internet Crime Complaint Center 2025 report. Checked October 2026. This checklist is general guidance, not legal or tax advice.