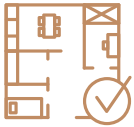


# LITHOME

CAREFULLY THOUGHT-OUT HOME

## BUYING A HOME A BUYER'S MEMO



**1. SELECTING THE APARTMENT.** Select the apartment you like from the available for purchase apartments, or contact our sales agents and book an appointment with them.

**2. RESERVING THE APARTMENT.** Once you have selected the apartment you like, reserve the apartment. Verbal reservation is valid for 3 days.



**3. SIGNING A PRELIMINARY SALE AND PURCHASE AGREEMENT.** Once you have firmly decided to purchase the apartment of your choice and have consulted your bank regarding your financial possibilities to make the purchase, you can sign a preliminary sale and purchase agreement with the seller and wire a down payment into the seller's current bank account.



**4. SECURING FINANCING FROM YOUR BANK.** Go to the bank and produce your preliminary sale and purchase agreement to the bank's representative who will prepare a home loan offer to you or issue a credit guarantee letter.



**5. SIGNING AN APARTMENT VIEWING DEED.** Once the construction work has been completed, you will receive notice of project completion and an invitation to view the apartment and sign the apartment viewing deed.



**6. SIGNING A NOTARISED SALE AND PURCHASE AGREEMENT.** A notarised sale and purchase agreement needs to be signed at a notary public's office indicated by the sales agent within 15 calendar days from the day the apartment is handed over to the buyer. As a buyer, you will have to cover notary public's fees. Once the agreement has been signed, you will receive keys to the apartment and other related documents.

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- 7. REGISTERING TITLE WITH THE CENTRE OF REGISTERS.** Once the sale and purchase agreement has been signed, the notary public will inform the Centre of Registers of the property you had purchased.



- 8. AFTER THE SIGNATURE OF THE NOTARISED SALE AND PURCHASE AGREEMENT.** Once you have signed the notarised sale and purchase agreement, you will need to conclude a service agreement directly with electricity supplier ESO.



- 9. MORTGAGING THE PROPERTY, SIGNING A MORTGAGE SHEET.** Once the bank receives the notarised sale and purchase agreement, you will sign a home loan agreement (if you had previously provided only a bank guarantee letter). A bank's consultant will direct you to the bank's notary public where you had signed the mortgage sheet. The notary public will then record the transaction in the Mortgage Department. Once the Mortgage Department provides a confirmation of effective property mortgage, the bank will wire the final purchase price to the seller.



- 10. PROCURING A RECEIPT OF FINAL SETTLEMENT.** Once the monies due have been paid, the seller will issue to you a receipt confirming full settlement with the seller. Once you have the receipt, you will need to contact the Centre of Registers and book an appointment as usual.

- 11. FINAL STEP.** You will be able to conclude service agreements directly with "Vilniaus vandenys" and "Šilumos tinklai" only after the building has been certified for occupancy by a competent national authority. You will receive separate notice. Project developer is responsible for the project certification for occupancy.