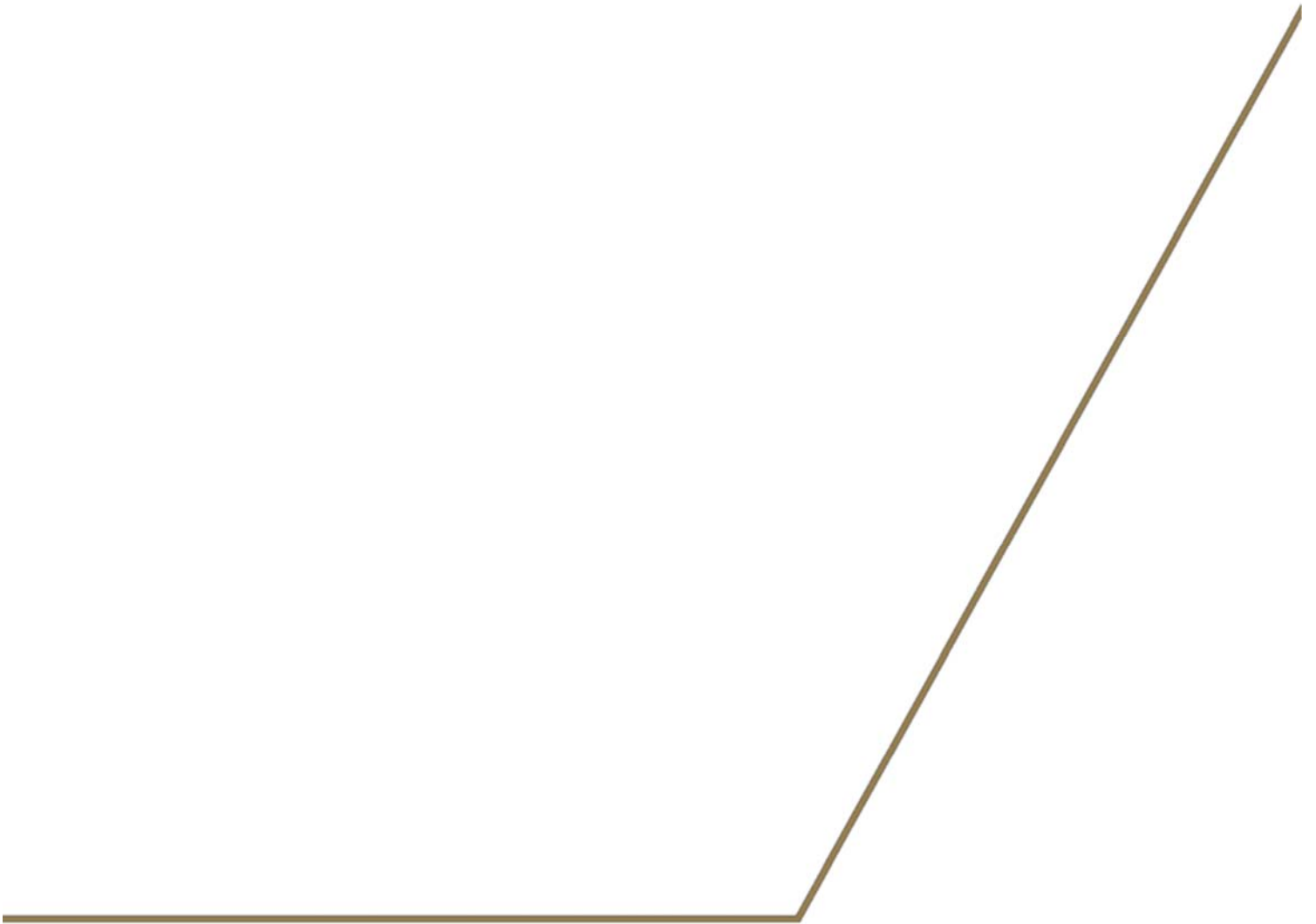




ABU DHABI  
GLOBAL MARKET

Guidance on Registration of Lease and Mortgage

**Registration Authority**



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## INTRODUCTION

### Introduction to Abu Dhabi Global Market

Abu Dhabi Global Market (“**ADGM**”) is an international financial centre established pursuant to Abu Dhabi Law No. 4 of 2013 in the Emirate of Abu Dhabi. With its own civil and commercial laws based on English common law, ADGM offers the local, regional and international business community a world-class legal system and regulatory regime.

The ADGM Registration Authority (“**RA**”) is the commercial regulator of the ADGM. It is responsible for the licensing, registration and incorporation of entities seeking to establish a presence in the ADGM as well as monitoring and enforcing the ADGM’s commercial legislation and facilitating government services.

### Guidance overview and application

This Guidance has been written to support you through in registering your lease agreement and other real property interests. Applications are only accepted digitally and can be accessed at [www.registration.adgm.com](http://www.registration.adgm.com). If you do not have an account on the Online Registry Solution, you first will need to create one:

#### Create an account:

1. Go to [www.registration.adgm.com](http://www.registration.adgm.com) and to **Register a New User**.
2. Select **Register**.
3. Complete the form and select **Create**.

Note: the user that completes this application will be the user that can manage the registration going forward.

## 1. Leases

The lease agreement of properties located on Al Maryah Island must be registered with ADGM RA within 28 days of the date on which the lease is entered into. A copy of the full lease agreement or a memorandum of lease must be provided at the time of the registration. Note that license to occupy or agreement for virtual office/mailbox package are not required to be registered.

### *Types of Leases:*

A lease agreement can be short-term or long term or a sublease. To find out the type of lease that you have, please refer to this table.

#### **Lease:**

Short-term Lease	<ul style="list-style-type: none"> <li>- Duration of a lease agreement is less than 10 years.</li> <li>- Landlord is any (but not limited to) of the following:               <ul style="list-style-type: none"> <li>• Sowwah Square Investment – Sole Proprietorship LLC</li> <li>• GR Sowwah Retail Limited</li> <li>• Alsowah Square Properties L L C</li> <li>• Rosewood Hotel</li> <li>• Four Seasons Hotel</li> </ul> </li> </ul>
<b>To guide you on how to register a <u>short-term lease</u>, please go to section 1.1.</b>	

Long-term Lease	<ul style="list-style-type: none"> <li>- Duration of a lease agreement is 10 years and above.</li> <li>- Landlord is any (but not limited to) of the following:               <ul style="list-style-type: none"> <li>• Sowwah Square Investment – Sole Proprietorship LLC</li> <li>• GR Sowwah Retail Limited</li> <li>• Alsowah Square Properties L L C</li> <li>• Rosewood Hotel</li> <li>• Four Seasons Hotel</li> </ul> </li> </ul>
<b>To guide you on how to register a <u>Long-term lease</u>, please go to section 1.2.</b>	

#### **Sublease:**

Short-term Sublease	<ul style="list-style-type: none"> <li>- Duration of a lease agreement is less than 10 years.</li> <li>- Landlord is any of the ADGM registered entities or business centers or provider registered office address such us:               <ul style="list-style-type: none"> <li>• Regus Business Centre</li> <li>• Bloom Business Centre</li> <li>• WeWork</li> <li>• Cloud Spaces</li> </ul> </li> </ul>
<b>To guide you on how to register a <u>short-term sublease</u>, please go to section 1.3.</b>	

**Fees:**

Short-term lease or sublease	USD100 per year																
	Example:																
	<table border="1"> <thead> <tr> <th>Commencement Date</th> <th>Expiry Date</th> <th>Term</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>1 Feb 2022</td> <td>31 Jan 2023</td> <td>1 year</td> <td>USD100</td> </tr> <tr> <td>1 Feb 2022</td> <td>31 Jan 2025</td> <td>3 years</td> <td>USD300</td> </tr> <tr> <td>1 Feb 2022</td> <td>15 Feb 2025</td> <td>4 years</td> <td>USD400</td> </tr> </tbody> </table>	Commencement Date	Expiry Date	Term	Fee	1 Feb 2022	31 Jan 2023	1 year	USD100	1 Feb 2022	31 Jan 2025	3 years	USD300	1 Feb 2022	15 Feb 2025	4 years	USD400
	Commencement Date	Expiry Date	Term	Fee													
1 Feb 2022	31 Jan 2023	1 year	USD100														
1 Feb 2022	31 Jan 2025	3 years	USD300														
1 Feb 2022	15 Feb 2025	4 years	USD400														
Long-term Lease	2% of the rent fee payable for a period of 12 months of the lease term calculated either on average rent payable per square meter/foot calculated over the entire period of the lease term in the absence of a clearly defined rent fee, or, 2 percent of the rent payable for 12 months of the lease term, if the rent is clearly defined.																

**1.1 Registration of Short-term Lease**

This section applies if the duration of the lease agreement is less than 10 years and the Landlord is any of (but not limited to) the following:

- Sowwah Square Investment – Sole Proprietorship LLC
- GR Sowwah Retail Limited
- Alsowah Square Properties L L C
- Rosewood Hotel
- Four Seasons Hotel

<b>Prescribed Delivery Time</b>	Within 28 days
<b>Form</b>	Application to Register a Lease
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Login using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to Online <b>Services, Property, Registration</b>, and select <b>Application to Register a Lease</b>.</li> <li>3. Complete the form and upload the required documents. All information required by the form is available in your lease agreement.</li> </ol>	
<b>General Details</b>	
Nature of Interest:	Leasehold
Property Part	Unit
Property Name / Building Name	Search/select the name of the building where your unit is located.
Floor Plan	This is usually annexed to your lease agreement

<b>Details of the Lease</b>	
Lease Term	Short-term
Commencement Date	Start date of the agreement
Expiry Date	Expiry date of the agreement
Copy of the lease	Upload a fully executed lease agreement
<b>Lessor/Landlord Details</b>	
Lessor/Landlord Details	This information will be populated based on the building name you selected. Please verify the information. If the information is incorrect, please select the correct Building Name.
<b>Lessee/Tenant Details</b>	
Lessee/Tenant Details	<p>If the tenant is an individual, enter the information and attached a valid passport copy.</p> <p>If the tenant is body corporate and registered in ADGM, Search/select the name of your entity.</p> <p>If the tenant is body corporate and not registered in ADGM, enter the information and attached a copy of the commercial license or certificate of incorporation/registration</p>
Witness Qualification	Select 'Other' and 'N/A'
4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b> .	
5. Complete the payment, then select <b>Submit</b> .	
<b>Supporting Documents</b>	<ul style="list-style-type: none"> <li>- Fully executed (i.e., signed by both Landlord and Tenant) Lease Agreement</li> <li>- Floor Plan – This is usually annexed to your lease agreement</li> <li>- Passport Copy (if the tenant is individual)</li> <li>- Commercial License or Certificate of Incorporation/Registration (if the tenant is a body corporate and not registered in ADGM)</li> </ul>
<b>Fee</b>	USD100/year of lease agreement
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the lease is registered along with the Certificate of Registration of Lease. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

## 1.2 Registration of Long-term Lease

This section applies if the duration of lease agreement is 10 years or more and Landlord is any of the following:

- Sowwah Square Investment – Sole Proprietorship LLC
- GR Sowwah Retail Limited
- Alsowah Square Properties L L C
- Rosewood Hotel
- Four Seasons Hotel

<b>Prescribed Delivery Time</b>	Within 28 days
<b>Form</b>	Application to Register a Lease
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Login using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to Online <b>Services, Property, Registration</b>, and select <b>Application to Register a Lease</b>.</li> <li>3. Complete the form and upload the required documents. All information required by the form is available in your lease agreement.</li> </ol>	
<b>General Details</b>	
Nature of Interest:	Leasehold
Property Part	Unit
Property Name / Building Name	Search/select the name of the building where your unit is located.
Floor Plan	This is usually annexed to your lease agreement
<b>Details of the Lease</b>	
Lease Term	Long-term
Commencement Date	Start date of the agreement
Expiry Date	Expiry date of the agreement
Copy of the lease	Upload a fully executed lease agreement
<b>Lessor/Landlord Details</b>	
Lessor/Landlord Details	This information will be populated based on the building name you selected. Please verify the information. If the information is incorrect, please select the correct Building Name.
<b>Lessee/Tenant Details</b>	
Lessee/Tenant Details	<p>If the tenant is an individual, enter the information and attached a valid passport copy.</p> <p>If the tenant is body corporate and registered in ADGM, Search/select the name of your</p>

	entity.  If the tenant is body corporate and not registered in ADGM, enter the information and attached a copy of the commercial license or certificate of incorporation/registration
Witness Qualification	Select 'Other' and 'N/A'
<p>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</p> <p>5. Complete the payment, then select <b>Submit</b>.</p>	
<b>Supporting Documents</b>	<ul style="list-style-type: none"> <li>- Fully executed (i.e., signed by both Landlord and Tenant) Lease Agreement</li> <li>- Floor Plan – This is usually annexed to your lease agreement</li> <li>- Passport Copy (if the tenant is individual)</li> <li>- Commercial License or Certificate of Incorporation/Registration (if the tenant is a body corporate and not registered in ADGM)</li> </ul>
<b>Fee</b>	2% of annual average rent
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the lease is registered along with the Certificate of Registration of Lease. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

### 1.3 Registration of Short-term Sublease

This section applies if the duration of the lease agreement is less than 10 years and the Landlord is any of the ADGM registered entities or business centers or providers of registered office addresses such as:

- Regus Business Centre/RME Holdings
- Bloom Business Centre
- WeWork/Hub71
- Cloud Spaces

<b>Prescribed Delivery Time</b>	Within 28 days
<b>Form</b>	Application to Register a Lease
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Login using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to Online <b>Services, Property, Registration</b>, and select <b>Application to Register a Lease</b>.</li> </ol>	



3. Complete the form and upload the required documents. All information required by the form is available in your lease agreement.

### General Details

Nature of Interest:	Leasehold												
Property Part	Subunit												
Property Name / Building Name	Search/select the lease registration of your tenant by entering their lease registration number. Please refer to the table below												
	<table border="1"> <thead> <tr> <th>Tenant</th> <th>Lease Registration</th> </tr> </thead> <tbody> <tr> <td><b>Regus Business Centre / RME Holdings</b> Level 34/35, Al Maqam Tower</td> <td>LS-ADGM-RA-00000029</td> </tr> <tr> <td><b>Bloom Business Centre</b> Level 24, Al Sila Tower</td> <td>LS-ADGM-RA-00000074</td> </tr> <tr> <td><b>WeWork/Hub 71</b> Level 14, 15, or 16 Al Khatem Tower</td> <td>LS-ADGM-RA-000001241</td> </tr> <tr> <td><b>Cloud Spaces</b> Level 14, Al Saurab Tower</td> <td>LS-ADGM-RA-000003306</td> </tr> <tr> <td><b>Cloud Spaces</b> Level 15, Al Saurab Tower</td> <td>LS-ADGM-RA-000003089</td> </tr> </tbody> </table> <p>If your landlord is not any of the above, please inquire with your landlord in relation to the valid head lease registered number.</p>	Tenant	Lease Registration	<b>Regus Business Centre / RME Holdings</b> Level 34/35, Al Maqam Tower	LS-ADGM-RA-00000029	<b>Bloom Business Centre</b> Level 24, Al Sila Tower	LS-ADGM-RA-00000074	<b>WeWork/Hub 71</b> Level 14, 15, or 16 Al Khatem Tower	LS-ADGM-RA-000001241	<b>Cloud Spaces</b> Level 14, Al Saurab Tower	LS-ADGM-RA-000003306	<b>Cloud Spaces</b> Level 15, Al Saurab Tower	LS-ADGM-RA-000003089
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<b>Cloud Spaces</b> Level 15, Al Saurab Tower	LS-ADGM-RA-000003089												

### Details of the Lease

Lease Term	Short-term
Commencement Date	Start date of the agreement
Expiry Date	Expiry date of the agreement
Copy of the lease	Upload a fully executed lease agreement

### Lessor/Landlord Details

Lessor/Landlord Details	This information will be populated based on your tenant's lease registration number you entered. Please verify the information. If the information is incorrect, please enter the correct lease registration number.
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### Lessee/Tenant Details

Lessee/Tenant Details	<p>If the tenant is an individual, enter the information and attached a valid passport copy.</p> <p>If the tenant is body corporate and registered in ADGM, Search/select the name of your entity.</p>
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	If the tenant is body corporate and not registered in ADGM, enter the information and attached a copy of the commercial license or certificate of incorporation/registration
Witness Qualification	Select 'Other' and 'N/A'
<p>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</p> <p>5. Complete the payment, then select <b>Submit</b>.</p>	
<b>Supporting Documents</b>	<ul style="list-style-type: none"> <li>- Fully executed (i.e., signed by both Landlord and Tenant) Lease Agreement</li> <li>- Passport Copy (if the tenant is individual)</li> <li>- Commercial License or Certificate of Incorporation/Registration (if the tenant is a body corporate and not registered in ADGM)</li> </ul>
<b>Fee</b>	USD100/year of lease agreement
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the lease is registered along with the Certificate of Registration of Lease. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

#### 1.4 Registration of Variation of Lease

If any of the terms to the least agreement change, a document evidencing the variation of the lease agreement can be filed with RA. If the lease agreement has been renewed, please register it as a new lease agreement (instead of filing an application to register a variation).

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register a Variation of a Lease
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Access your lease registration by logging in using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to <b>Maintain Property</b> and select <b>Application to Register a Variation of a Lease</b>.</li> <li>3. Go to the Variation of Lease section, complete the form and upload the required documents. All information required by the form is available in the document evidencing the variation of the lease agreement.</li> </ol>	
<b>Variation of Lease</b>	
Details of variation of the lease	Provide the summary of the change.

	Instrument of Lease Variation	Upload a document evidencing the variation of the lease.
<p>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</p> <p>5. Complete the payment, then select <b>Submit</b>.</p>		
<b>Supporting Documents</b>	- Instrument of lease variation. Note that the document must be fully executed (i.e., signed by both Landlord and Tenant)	
<b>Fee</b>	USD500	
<b>Fine</b>	Not applicable	
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the variation of the lease is registered along with the updated Certificate of Registration of Lease. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.	

### 1.5 Registration of Surrender of Lease

If the lease agreement is surrendered, a document evidencing the surrender of the lease agreement can be filed with RA.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register a Surrender of Lease
<b>Steps:</b>	
<p>1. Access your lease registration by logging in using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</p> <p>2. Go to <b>Maintain Property</b> and select <b>Application to Register a Surrender of Lease</b>.</p> <p>3. Complete the form and upload the required documents. All information required by the form is available in the document evidencing the surrender of the lease agreement.</p> <p>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</p> <p>5. Complete the payment, then select <b>Submit</b>.</p>	
<b>Supporting Documents</b>	A document evidencing the surrender of the lease. Note that the document must be fully executed.
<b>Fee</b>	USD500
<b>Fine</b>	Not applicable

<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the lease is surrendered. The status of the registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.
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## 1.6 Registration of Termination of Lease

If the lease agreement is terminated, a document evidencing the termination of the lease agreement can be filed with RA.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register a Termination of Lease
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Access your lease registration by logging in using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to <b>Maintain Property</b> and select <b>Application to Register a Termination of Lease</b>.</li> <li>3. Complete the form and upload the required documents. All information required by the form is available in the document evidencing the surrender of the lease agreement.</li> <li>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</li> <li>5. Complete the payment, then select <b>Submit</b>.</li> </ol>	
<b>Supporting Documents</b>	Instrument of lease termination. Note that the document must be executed.
<b>Fee</b>	USD500
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the lease is terminated. The status of the registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

## 2. Mortgage

### 2.1 Registration of Mortgage

Parties to the mortgage agreement can file an application to register a mortgage against the registered real property interest (such as lease for example). Please ensure that you are aware of the lease registration number of the property that you wish to register the mortgage against.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register a Mortgage
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Login using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to Online <b>Services, Property, Registration</b>, and select <b>Application to Register a Mortgage</b>.</li> <li>3. Complete the form and upload the required documents. All information required by the form is available in the mortgage agreement or approval.</li> </ol>	
<b>Mortgage Details</b>	
Lease Registration Number	Search/select the lease registration of the Mortgagor.  If you are not aware of the lease registration, inquire from Mortgagor their lease registration number. Alternatively, please look for this number in the mortgage related documents.
<b>Real Property Details</b>	
Maturity Date of Debt or Liability secured by the Mortgage	Refer to the mortgage documents/approval.
Principal Amount of Mortgage.	Refer to the mortgage documents/approval. Note that the amount must be in USD. The registration fee will be based on the principal amount of the mortgage.
<b>Mortgagor Details</b>	
Mortgagor Details	This information will be populated based on the lease registration number selected. Please verify the information. If the information is incorrect, please select the correct lease registration.
<b>Mortgagee Details</b>	
Mortgagee Details	If the mortgagee is registered in ADGM, Search/select the name of your entity.  If the mortgagee is not registered in ADGM, enter the information and

	attached a copy of the commercial license or certificate of incorporation/registration
Witness Qualification	Select 'Other' and 'N/A'
4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b> .	
5. Complete the payment, then select <b>Submit</b> .	
<b>Supporting Documents</b>	<ul style="list-style-type: none"> <li>- Evidence of the mortgage approval from the bank.</li> <li>- Mortgage Agreement / Mortgage approval</li> <li>- Commercial License or Certificate of Incorporation/Registration (if the mortgagor is not registered in ADGM)</li> </ul>
<b>Fee</b>	3% of the principal amount of mortgage per transaction, capped at USD300,000.
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the mortgage is registered along with the Certificate of Registration of Mortgage. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

## 2.2 Registration of Variation of Mortgage

If any of the terms of the mortgage agreement change, a document evidencing the variation of the mortgage agreement can be filed with RA.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register a Variation of a Mortgage
<b>Steps:</b>	
<ol style="list-style-type: none"> <li>1. Access your mortgage registration by logging in using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to <b>Maintain Property</b> and select <b>Application to Register Variation of Mortgage</b>.</li> <li>3. Provide the changes and upload the instrument varying the Mortgage. All information required by the form is available in the instrument varying the Mortgage.</li> <li>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</li> <li>5. Complete the payment, then select <b>Submit</b>.</li> </ol>	
<b>Supporting Documents</b>	Fully executed Instrument of varying the

	mortgage
<b>Fee</b>	USD300
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the variation of the mortgage is registered. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

### 2.3 Registration of Discharge of the Mortgage

If the mortgage of the property has been discharged, a document evidencing the discharge of the mortgage can be filed with RA.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register Discharge of the Mortgage.
<b>Steps:</b>	<ol style="list-style-type: none"> <li>1. Access your mortgage registration by logging in using your account at <a href="http://www.registration.adgm.com">www.registration.adgm.com</a>.</li> <li>2. Go to <b>Maintain Property</b> and select <b>Application to Register Discharge of the Mortgage</b>.</li> <li>3. Complete the form and upload the required documents. All information required by the form is available in the instrument of discharge.</li> <li>4. Tick the <b>Declaration</b> and select <b>Proceed to Payment</b>.</li> <li>5. Complete the payment, then select <b>Submit</b>.</li> </ol>
<b>Supporting Documents</b>	Fully executed instrument of discharge
<b>Fee</b>	USD300
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the discharge of the mortgage is registered. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

### 2.4 Registration of Foreclosure Order of the Mortgage

If the mortgage has been foreclosed by the Court, a copy of the court order evidencing the foreclosure of the property can be filed with RA.

<b>Prescribed Delivery Time</b>	-
<b>Form</b>	Application to Register Foreclose Order of the Mortgage.

**Steps:**

1. Access your mortgage registration by logging in using your account at [www.registration.adgm.com](http://www.registration.adgm.com).
2. Go to **Maintain Property** and select **Application to Register Foreclosure Order of the Mortgage**.
3. Complete the form and upload the required documents. All information required by the form is available in the Court Order.
4. Tick the **Declaration** and select **Proceed to Payment**.
5. Complete the payment, then select **Submit**.

<b>Supporting Documents</b>	Court Order evidencing the foreclosure of the property
<b>Fee</b>	USD300
<b>Fine</b>	Not applicable
<b>What's next?</b>	Once the application is approved, you will receive an email confirming that the foreclosure of the mortgage is registered. The registration is also available to the public register. To view, visit <a href="http://www.registration.adgm.com">www.registration.adgm.com</a> . Go to Online Services, Properties, Search.

## Disclaimer

This guidance is a non-binding indicative guidance and should be read together with the relevant legislation, in particular, the ADGM's Real Property Regulations and any other relevant regulations and enabling rules, which may change over time without notice. Information in this guide is not to be deemed, considered, or relied upon as legal advice and should not be treated as a substitute for specific advice concerning any individual situation. Any action taken upon the information provided in this guidance is strictly at your own risk and the RA will not be liable for any losses and damages in connection with the use of or reliance on information provided in this guidance. The RA makes no representations as to the accuracy, completeness, correctness, or suitability of any information provided in this guidance.