

Finance the home, not the headline

Valuation, equity
and the cash required to complete.



Dubai Creek Harbour · area photograph

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Dubai Creek Harbour · area photograph

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A mortgage indication is not a property budget. Approval, valuation, documentation and lender policy can still change the cash required.

Where the decision becomes practical

First is the Central Bank framework, including maximum loan-to-value and affordability controls. Second is the lender's product and credit policy. Third is the applicant's documented income, liabilities, residency and profile. Fourth is the lender's valuation and acceptability of the specific property. Passing one layer does not guarantee the next.

Read the full guide and bring the exact home, funding dates and ownership brief to the discussion.

Illustrative valuation gap: the same AED 2 million home

Cash or loan line	AED 2m valuation	AED 1.8m valuation
Assumed advance: 60% of valuation	AED 1,200,000	AED 1,080,000
Purchase equity before fees	AED 800,000	AED 920,000
Extra equity versus first case	—	AED 120,000
Dubai mortgage registration: 0.25% of loan	AED 3,000	AED 2,700

Arithmetic example, not a lender offer: the 60% advance is an assumed input, not a non-resident entitlement. The DLD mortgage-registration service checked 5 October 2026 lists 0.25% of the mortgage value. Other purchase, bank and registration costs are additional; actual approval and valuation decide the advance.

The investment reading

The example produces AED 120,000 of additional purchase equity when the valuation is 10% below the price. Keep this separate from bank fees, sale-registration costs and your operating reserve. A future mortgage at handover must be tested as a conditional funding route, not assumed as money already available.

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Sources and period

[Dubai Land Department: Mortgage registration application — checked 5 October 2026](#)

[Dubai Land Department: Property Sale Registration — checked 5 October 2026](#)