



BUYING GUIDE

CMM 
INVESTMENT CONSULTING GROUP

a member of
CHESTERTONS
global network

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PROPERTY INQUIRY



Send an inquiry in any convenient way:
via our website, on social media, by phone, or visit our office in Budva.

Get all the necessary information from a personal account manager online on the same day, including thorough analysis, expert commentary, and strategic introduction of your inquiries to the market. We ensure that you receive well-informed and competitive offers tailored to your needs. Trust your account manager to deliver timely and professional support every step of the way.

We'll assist you in organizing your trip to Montenegro, including airport transfers and helping you secure accommodation at special rates.

PROPERTY VIEWINGS



Our manager will organize the **property visit** and control the whole process, with the goal of the maximum economy of your time.

PROPERTY SELECTION

Your

sales Manager

will help you decide on the property that meets your criteria and personal preferences.



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PROPERTY RESERVATION



In order to

RESERVE THE PROPERTY

you have chosen



and start the Purchase and Sales process, the reservation deposit has to be paid at the moment of signing of reservation agreement with our company.



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DOCUMENTS



The Purchase and Sales procedure in Montenegro is

quite simple

To sign a purchase and sales contract,
a passport is the only legal document you need.



DOCUMENT REGISTRATION

Following documents are being signed and registered:

- **Purchase and Sales contract**, which can be signed either personally, or by power of attorney (POA);
- **Clausula Intabulandi: Permitted Property Registration Clause**

Purchase and Sales payment schedule is described in the Purchase and Sales contract. The amount can be paid straight away or can be paid in stages through a certain period of time, depending on the agreement between the parties.

PROPERTY TAX PAYMENT

After signing Purchase and Sales contract, there is an obligation to pay tax from evaluated price of the property.

The buyer doesn't pay tax in the case when the real estate property is bought from the developer (company), if it is a resale, then purchase tax applies.

The value of the property is estimated by Governmental Tax Office.

The Buyer is obliged to pay the tax within two weeks after signing the Contract, as interest rates will be charged for every day of delay.

PROPERTY TAX PAYMENT

Progressive taxation on real estate transactions is being introduced as follows:

- Real estate transactions up to 150,000€ are taxed at a rate of 3%.
- Real estate transactions ranging from 150,000€ to 500,000€ are taxed at a rate of 4.500€ + 5% to the amount over 150.000€
- Real estate transactions above 500,000€ are taxed at a rate of 22.000€ + 6% to the amount over

OWNERSHIP REGISTRATION PROCESS

After the

- ✓ total amount of the Purchase and Sales contract has been paid
- ✓ and Clausula Intabulandi issued
- ⏪ the next step is to apply for registration of the real estate named after the new owner in the municipality administration

After that, the new owner receives an ownership title deed addressed to the new owner's name.

The whole process usually takes from 1-3 months to be finished. Our managers will control the whole process for you.

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VIP



By purchasing with CMM, you gain membership to the CMM VIP CLUB, offering a personal assistant to support your stay in Montenegro.



This assistant addresses all requests related to real estate and personal matters, guiding you through our aftersales services such as renting, managing, renovation and etc.

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VIP



In the event of lifestyle inquiries, your assistant will efficiently coordinate, guaranteeing access to top-tier service and informed responses.



AFTERSALES SERVICES

After the purchase process is successfully finished, we will organize the meeting with our **Management Department**, which can help you with



furnishing



renovation



or rental

OF YOUR NEW PROPERTY

We understand that buying a property is a significant life event, and we're here to accompany you every step of the way. Our dedicated professionals will ensure that your experience is not only successful but also a source of great joy and satisfaction.


FIND ADDITIONAL INFO ON OUR WEB-SITE:



<http://cmm-montenegro.com/>



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