



Selling a Completed Private Home Yourself: Build the Pre-OTP Document Room

Description

Answer first: Before issuing an Option to Purchase for a completed private home, a self-directed seller should assemble a document room that proves authority to sell, identifies encumbrances and produces a conservative sale-proceeds estimate. The OTP is too consequential to become the first time missing records are discovered.

This guide is written for a private-home owner considering a direct sale without appointing a property agent. The task is to assemble the title, identity, tax, mcst, approved-use and contract evidence a buyer will need before an option to purchase is issued. It separates official rules from calculations, planning assumptions and outcomes that still require a live readback.

Before acting, write the case-specific date, person, property, account, venue or product at the top of the working note. A source can be authoritative and still be applied to the wrong facts. The controls below are designed to expose that mismatch early.

What the official sources establish

Confirm legal ownership and authority

CEA's consumer guidance directs parties to verify ownership and engage a conveyancing lawyer for the legal work. This is stated in the [primary official source](#).

What to do: Check every registered owner, estate representative or corporate signatory before accepting money. A blank or disputed input is a stop condition. It is not permission to insert a convenient assumption.

Map the property facts

The seller checklist covers title, approved use, property details and matters a buyer needs to evaluate. This is stated in the [supporting official guidance](#).

What to do: Separate verified documents from seller recollection and marketing copy. For the reader, that means the next action should be tied to a named record and a date, not to a remembered headline.

Reconcile loan and CPF refunds

Outstanding mortgage redemption and CPF refunds can materially reduce cash proceeds. This is stated in the [supporting official guidance](#).

What to do: Request current figures and label every estimate with an as-of date. The distinction matters because a broadly correct rule can still produce the wrong decision when applied to the wrong route or date.

Surface restrictions and defects

Tenancy, notices, unauthorised works, defects and management records can affect possession or negotiation. This is stated in the [supporting official guidance](#).

What to do: Disclose known material facts accurately and route legal questions to the lawyer. Keep the source beside the decision it supports so that a later reviewer can see both the rule and the case-specific input.

Control the OTP sequence

Price, option fee, exercise period, completion and vacant-possession terms belong in one reviewed timeline. This is stated in the [primary official source](#).

What to do: Do not reuse an old form without the conveyancing lawyer checking the current transaction. If the underlying fact changes, reopen this step instead of allowing an old conclusion to travel forward unnoticed.

Decision table

Question	Reader action	Authority
Confirm legal ownership and authority	Check every registered owner, estate representative or corporate signatory before accepting money.	primary official source
Map the property facts	Separate verified documents from seller recollection and marketing copy.	supporting official guidance
Reconcile loan and CPF refunds	Request current figures and label every estimate with an as-of date.	supporting official guidance
Surface restrictions and defects	Disclose known material facts accurately and route legal questions to the lawyer.	supporting official guidance
Control the OTP sequence	Do not reuse an old form without the conveyancing lawyer checking the current transaction.	primary official source

Work down the table in sequence. Do not close an item with a search snippet, an undated screenshot or another person's outcome. For material money, eligibility, safety or legal points, save the current authority page or formal readback and note its date.

Two tools that add practical value

A pre-OTP document-room index with owner, title, tax, MCST, approved-use and financing evidence

Build this as a compact table with columns for the reader's actual input, the dated evidence, the rule it activates, the responsible person and the next irreversible step. The table must preserve alternatives rather than collapse them into one total. Mark estimates and pending confirmations visibly, because an elegant calculation based on the wrong route is still wrong.

A hand-off map showing what the seller can prepare personally and where legal, valuation or technical advice becomes necessary

Use this as a separate challenge to the first analysis. Test the strongest contrary scenario, the missing document and the event most likely to make the answer stale. Keep the check practical: it should change a date, amount, route, booking, household rule or go/no-go decision. If it cannot affect the decision, remove it instead of padding the file.

Worked example

A seller expects S\$310,000 after repaying the bank, but has used an old loan balance and omitted accrued CPF interest and legal costs. The document room marks the proceeds figure as provisional, requests current statements and keeps the OTP unsigned until the owners and lawyer reconcile the completion cash flow.

The example is labelled as an illustration. Replace its circumstances and figures with current evidence, and preserve the branch that was rejected so the reasoning can be reconstructed later.

Action checklist

1. Check every registered owner, estate representative or corporate signatory before accepting money. Retain the evidence supporting this point: CEA's consumer guidance directs parties to verify ownership and engage a conveyancing lawyer for the legal work.
2. Separate verified documents from seller recollection and marketing copy. Retain the evidence supporting this point: The seller checklist covers title, approved use, property details and matters a buyer needs to evaluate.
3. Request current figures and label every estimate with an as-of date. Retain the evidence supporting this point: Outstanding mortgage redemption and CPF refunds can materially reduce cash proceeds.

4. Disclose known material facts accurately and route legal questions to the lawyer. Retain the evidence supporting this point: Tenancy, notices, unauthorised works, defects and management records can affect possession or negotiation.
5. Do not reuse an old form without the conveyancing lawyer checking the current transaction. Retain the evidence supporting this point: Price, option fee, exercise period, completion and vacant-possession terms belong in one reviewed timeline.

Assign an owner and due date to every open item. If the earliest irreversible step arrives before the critical evidence, pause. That is especially important before paying, signing, applying, travelling, changing payroll or relying on a health or safety plan.

Limits and final readback

This is an evidence checklist, not conveyancing advice. The actual title, contract, tax, CPF, loan and management-corporation records determine the transaction.

At the point of action, reopen both the [primary official source](#) and the [supporting official guidance](#). Check publication or update dates, confirm that the quoted rule still appears, and use the authority's live service or named operator where a case-specific result is required.

Continue with these LBRD guides

- [Private Property OTP: Check These Before the Option Fee](#)
- [Buying an Uncompleted Condo: Map Payments, Keys and the Defects Period](#)

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