



## Understand your Thai condo documents — before you sign.

Independent, buyer-side checks on your Thai condo paperwork.

Noble Ploenchit · Unit 21F

19 June 2026

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It is generated automatically from the files you uploaded and may contain errors or omissions. It is not a legal opinion, a title guarantee, or a valuation. A “Consistent” result means the uploaded documents appear internally consistent with each other — it does **not** mean the Land Office (Department of Lands) registry, Legal Execution Department, court, bankruptcy, bank, or juristic-office records are clear, **unless a finding is explicitly marked as officially verified**. Use this report as a checklist of items to verify with the seller, the juristic office, the Land Department, the bank, or a licensed Thai lawyer before you rely on the documents or transfer any deposit or purchase funds.

This Noble Ploenchit resale (unit 21F, 46 sqm, 13,000,000 THB) shows consistent property details and a clean juristic-office clearance, but requires DOL and LED verification, SPA amendments covering default remedies and deposit protection, and an FET remittance arrangement before a foreign buyer can safely commit funds.

#### Document readiness

**MEDIUM**

Open items to clarify and verify below — registry and legal checks still pending.

0

NEEDS ATTENTION

10

WARNINGS

2

CONSISTENT

### Executive summary

#### Unresolved risks

The seller's name (นาย/Mr Supachai Rattanapong / ศุภชัย รัตนพงษ์) matches the grantee on the single 2019 title-deed ownership entry and is consistent across the uploaded documents, but the match is by Latin transliteration only and official Department of Lands (DOL) registry verification has not been completed. No mortgage, seizure or other encumbrance rows are visible in the uploaded registration record; however, the DOL does not publish ownership or encumbrance data online and this analysis cannot confirm the title is free of encumbrances from the uploaded materials alone. A Krung Thai Bank PCL mortgage-release letter is on file confirming the secured debt has been settled and the bank consents to release on transfer — but the Sale and Purchase Agreement (SPA) contains only a general seller warranty of clear ownership and no specific clause requiring the discharge to occur simultaneously with transfer registration. The seller's 13-

digit Thai national ID (••••••••560) fails its built-in checksum — most likely an OCR misread, but it should be verified against the original card. The SPA also styles the seller as นาง (Mrs), a female honorific, while the seller's identity document records นาย (Mr) and sex Male, and ศุภชัย is a conventionally masculine name; this drafting inconsistency should be corrected in the SPA before signing. The buyer's passport MRZ fails a check digit — verify against the physical passport.

The SPA has several material gaps: no clause stating whether the 1,300,000 THB deposit (10% of price) is refundable or forfeitable; no seller-default remedy; no buyer-default consequence; and no clause addressing what happens if foreign-ownership quota cannot be obtained at transfer. Transfer timing is stated only as "within 60 days" with no fixed calendar date, and tax allocation is deferred to "as agreed" without specifying which party bears the transfer fee, specific business tax, stamp duty or withholding tax. Because the unit has been held for approximately 7 years (acquired January 2019), the 3.3% Specific Business Tax is exempt and only 0.5% stamp duty (~65,000 THB) applies — but the SPA should still confirm in writing which party bears each cost. Seller bankruptcy and civil-execution checks (LED / Royal Gazette) require a ThaiID-holder login and have not been run. The Land and Buildings Tax arrears check also requires manual action. As a British national buyer, an FET (Foreign Exchange Transaction) form from a Thai bank evidencing foreign-currency remittance will be required by the Land Office for foreign-quota registration; no such form has been provided. A Power of Attorney has also not been provided — if either party will not attend the Land Office in person, a properly notarised and legalised POA is required.

### Transaction readiness

This transaction is at medium readiness — property details are fully consistent across documents and the juristic-office clearance is in order, but DOL/LED verification, SPA amendments, deposit-protection arrangements, and the FET remittance must all be resolved before transfer.

### Recommended

1. Do not transfer the deposit or purchase funds until the DOL in-person check (Bangkok Metropolitan Land Office, tel [0-2225-5758](tel:0-2225-5758) / [0-2224-0187](tel:0-2224-0187) / [0-2622-3490](tel:0-2622-3490)) confirms current ownership and the absence of encumbrances.
2. Have a Thai lawyer run the LED bankrupt-person search at <https://www.led.go.th/th/eservice/> and the Royal Gazette receivership search at <https://ratchakitcha.soc.go.th/search-result/> for Mr Supachai Rattanapong (national ID ••••••••560) before committing funds.
3. Ask the seller to produce a Land and Buildings Tax paid-tax receipt or no-arrears letter (หนังสือรับรองการไม่ค้างชำระภาษี) from the Bangkok Metropolitan Administration; verify via <https://mbmatax.bangkok.go.th/verifytax> or the seller's login screenshot.
4. Have the SPA amended before signing to: (a) correct the seller's honorific to นาย/Mr; (b) state whether the deposit is refundable or forfeitable and on what grounds; (c) include seller-default and buyer-default remedy clauses; (d) include a foreign-quota failure clause with an agreed remedy; (e) specify a fixed transfer date; and (f) set out which party bears each transfer cost in writing.
5. Add a specific SPA clause requiring the mortgage discharge to be registered simultaneously with the transfer so the unit is delivered unencumbered.
6. Agree a written deposit-protection mechanism (escrow with a licensed bank or finance company, or staged release) before any deposit is paid.

7. Remit the full purchase price into Thailand in foreign currency through a Thai bank and obtain the bank's FET form / credit note naming the buyer and stating "condominium purchase" — required by the Land Office under the Condominium Act s.19.
8. Confirm the building's foreign-ownership quota position with a fresh letter from the juristic office (within ~30 days of the planned transfer date).
9. Verify the seller's national ID number against the original card and check the buyer's passport MRZ against the physical document.
10. Confirm whether a Power of Attorney will be needed for either party; if so, arrange a notarised and legalised POA in advance of transfer day.
11. Confirm whether the seller is married and, if the unit was acquired during the marriage, obtain the spouse's written consent to the sale.

## What needs your attention

### WARNINGS (10)

Review and clarify with the seller or agent.

#### Seller name matches the registered owner; DOL registry confirmation pending Medium confidence

In documents

The seller (Mr Supachai Rattanapong / สุภชัย รัตนพงษ์) matches the grantee on the single ownership-settling entry in the title deed registration record (sale dated 8 January 2019 from Noble Development PCL), and this is consistent across the seller ID and the deed. The match is by Latin transliteration of the name because the registration record does not expose a Thai national ID. Official Department of Lands (DOL) verification of ownership has not been completed in this run.

**Why this matters:** Confirming the seller is the registered owner is the most fundamental check; the document match reduces risk, but only a DOL registry check can conclusively confirm current ownership.

#### Land Department title and encumbrance check not yet completed Medium confidence

Manual check

The Department of Lands (Bangkok Metropolitan Land Office, parcel in Lumpini, Pathum Wan) does not publish ownership or encumbrance data online, so it must be verified in person. No mortgage, seizure, lease or other encumbrance is visible in the uploaded registration record, but this is not a registry confirmation that the title is free of encumbrances. Complete this manual check before paying the deposit.

**Why this matters:** A DOL in-person check is the only way to confirm current ownership and that no undisclosed mortgage, lien or seizure exists on the title before funds are committed.

**⚠ Seller bankruptcy / execution check not yet completed** Medium confidence

Manual check

No public LED API exposes a bankruptcy or civil-execution record by name. A ThaiD holder (the buyer's lawyer/agent) should run the LED bankrupt-person search and the Royal Gazette receivership search for Mr Supachai Rattanapong (national ID .....560). Ordinary civil litigation cannot be screened online and is an in-person step.

**Why this matters:** If the seller is bankrupt or under execution, their authority to sell could be impaired and the transfer could be challenged.

**⚠ Mortgage release letter on file; SPA lacks a discharge-mechanics clause** Medium confidence

In documents

A mortgage-release letter from Krung Thai Bank PCL is present, stating the bank consents to release the mortgage upon transfer registration and that the secured debt has been settled in full. The registration record was read in full and shows no remaining encumbrance rows. However, the SPA contains only a general warranty of clear and unencumbered ownership and no specific clause obligating the seller to effect the discharge simultaneously with transfer. This remaining gap is procedural.

**Why this matters:** The bank's release is evidenced, so the buyer should ensure the SPA sets out the discharge timing (mortgage released at the same moment as transfer) rather than risk inheriting an undischarged encumbrance.

**⚠ Seller's title in the SPA (Mrs) contradicts the male honorific and sex on the ID** Medium confidence

In documents

The Sale and Purchase Agreement styles the seller as นาง (Mrs), a female honorific, while the seller's identity document uses นาย (Mr) and records sex as Male, and ศุภชัย is conventionally a masculine given name. This is a drafting/consistency concern across documents, not an identity mismatch — the name match itself is unaffected. Have the styling corrected in the SPA and confirm the agreement was drafted for the correct person.

**Why this matters:** A wrong title can indicate the contract was drafted for or copied from a different person; correcting it ensures the contracting party is accurately identified before signing.

**⚠ Seller's Thai national ID fails its built-in check digit** Medium confidence

In documents

The seller's 13-digit Thai national ID (.....560) fails the official checksum. This is most likely an OCR misread or a typo on the document rather than evidence of any problem. Verify the number against the original national ID card before relying on it as an identifier.

**Why this matters:** An ID number that fails its check digit may be a misread or typo; confirming it against the original card ensures the identity match rests on an accurate identifier.

**⚠ Buyer passport machine-readable zone fails a check digit** Medium confidence[In documents](#)

The machine-readable zone on the buyer's passport (Oliver James Hargreaves, British) fails its document-number check digit. The printed passport number otherwise matches the standard British format. This may be an OCR misread or an internal inconsistency on the scan. Verify against the physical passport.

**Why this matters:** The MRZ is designed to self-verify; a check-digit failure may indicate a misread page or an inconsistency, so the physical passport should be checked.

**⚠ Foreign-ownership quota has headroom but should be reconfirmed before deposit** Medium confidence[In documents](#)

The buyer is a British national. A foreign-quota certificate shows the building's foreign ownership at 49% and within quota. Quota can shift if other foreign units are later transferred to Thai buyers, so the current percentage and a fresh juristic-office quota letter should be confirmed before the deposit. The SPA contains no clause addressing what happens if quota is unavailable at transfer.

**Why this matters:** If foreign quota is not available on transfer day, a foreign buyer cannot register ownership, and the contract currently provides no agreed remedy such as a refund or extended timeline.

**⚠ Foreign Exchange Transaction (FET) form not provided** Medium confidence[Missing](#)

No FET form or equivalent Thai-bank confirmation of inward foreign-currency remittance has been provided. For a foreign buyer, the Land Department requires evidence that funds were remitted into Thailand in foreign currency for the property purchase. This should be arranged through the buyer's Thai bank ahead of transfer.

**Why this matters:** Without an FET form, the transfer to a foreign buyer under the foreign quota may be refused on the day of registration.

**⚠ Power of Attorney not provided** Medium confidence[Missing](#)

No Power of Attorney has been provided. If either party will not attend the Land Department in person on transfer day, a properly notarised and (for the foreign buyer) legalised POA is required to authorise a representative.

**Why this matters:** Without a POA, the principal must attend the transfer in person or the transfer cannot proceed on the scheduled date.

**CONSISTENT (2)**

Details that match across the documents you provided — not an official Land Office search.

**✔ Price, deposit and property details are consistent across documents** High confidence[In documents](#)

The sale price (13,000,000 THB), deposit (1,300,000 THB), project name (Noble Ploenchit), unit (21F), floor (21) and area (46 sqm) all agree across the title deed, SPA and cross-verification sources, and match the buyer's case form. Six critical figures agreed across independent reads of the contract documents.

**Why this matters:** Consistent figures across documents and the case form reduce the risk of a misread or a substituted document distorting the transaction.

✓ **Juristic-office debt clearance and maintenance fees in order** High confidence In documents

A juristic-office certificate shows the unit is debt-free (0 THB outstanding) and the maintenance fee statement shows fees paid (2,300 THB/month at 50 THB/sqm). Land & Buildings Tax has no public lookup; ask the seller for a paid-tax receipt or no-arrears letter, since the Land Office can refuse to register a transfer where the local office reports arrears.

**Why this matters:** Outstanding common-area fees or land tax must be cleared before transfer, as unpaid amounts can block registration or transfer to the buyer.

### GOOD TO KNOW (3)

Informational — no action needed.

ⓘ **Buyer passport number matches the British format** Medium confidence In documents

The buyer's passport number conforms to the standard format for British passports. This is supporting context and not, by itself, proof the document is genuine.

**Why this matters:** A passport number in the expected format is a positive consistency signal for the buyer's identity documents.

ⓘ **Transfer timing stated as a relative window only** Medium confidence In documents

The SPA sets transfer 'within 60 days' with no absolute calendar date. Tax allocation is deferred to 'as agreed' without specifying which party bears each tax. Transfer costs are estimated at ~615,000 THB total; the sale is held over 5 years so SBT is exempt and only 0.5% stamp duty (~65,000 THB) applies. Confirm the tax split in writing.

**Why this matters:** A fixed transfer date and a clear tax allocation prevent disputes and unexpected costs at registration.

ⓘ **Market price within comparable range; above government appraisal as expected** Medium confidence Official

The subject price of 282,609 THB/sqm is within the  $\pm 15\%$  band of the comparable median (266,297 THB/sqm from 20 listings) and 37% above the 2023–2026 government appraisal median (206,300 THB/sqm), which is normal for prime Bangkok condos where appraisal lags market. USD/THB mid rate 32.8309 as of 19 June 2026.

**Why this matters:** A price within market comparables indicates the asking price is in line with the local market for similar units.

## Your action plan

### Recommended documents

Power of attorney

FET / remittance evidence

### Not required for this purchase

Company affidavit

Seller is an individual; no corporate documents (company affidavit) are required.

## Questions to ask the seller

### Foreign ownership

- Can you confirm that unit 21F at Noble Ploenchit remains within the building's 49% foreign-ownership quota, and provide a fresh letter from the juristic office to that effect dated within 30 days of the planned transfer date?
- Will the full purchase price be remitted into Thailand in foreign currency through a Thai bank so that a Foreign Exchange Transaction (FET) form naming the buyer and stating 'condominium purchase' can be obtained for Land Office registration under the Condominium Act s.19?

### Seller

- Is the seller currently married, and if unit 21F was acquired during the marriage, will the seller provide the spouse's written consent to the sale — and if the seller's spouse is a foreign national, the Land Office foreign-spouse declaration — before the transfer is registered?
- The SPA names the seller as นาง ศุภชัย รัตนพงษ์ (Mrs) while the seller's identity document records นาย (Mr) and sex Male — can the seller confirm the correct honorific and have it corrected in the SPA before signing?

### Taxes

- Which party will bear each of the following transfer costs under the SPA: the 2% transfer fee, withholding tax, and the applicable stamp duty (0.5%, given the unit has been held over five years and the 3.3% Specific Business Tax is therefore exempt) — and can this allocation be set out in writing in the SPA?
- Has the seller's name been entered in the house register (ทะเบียนบ้าน) for this unit for at least one year, and can evidence of the registration date be provided, as this determines whether the 0.5% stamp-duty exemption from Specific Business Tax applies?

### Ownership

- Can the seller confirm their name currently appears as the registered owner on title deed number 74670 at the Bangkok Metropolitan Land Office, and agree to the buyer's lawyer attending an in-person DOL check before any deposit is paid?

### Mortgage

- Can the seller confirm that Krung Thai Bank PCL's mortgage over unit 21F has been fully discharged and will be formally released at the Land Office simultaneously with the transfer of ownership, and will the SPA be amended to include a clause requiring this?

### Fees

- How will the 1,300,000 THB deposit be protected before the transfer is registered — for example, held by a licensed escrow agent (bank or finance company under the Escrow Act), held in a lawyer's client account, or released only against specific transfer milestones — and can a written escrow or staged-release agreement be put in place before any funds are paid?

### Juristic

- Can the juristic office for Noble Ploenchit provide the current sinking-fund (เงินกองทุน) balance, the common-fee collection and arrears rate, and confirmation of whether any special assessment (เงินเพิ่มพิเศษ) is planned or under discussion?
- Can the juristic office confirm the building's current annual-inspection certificate (S.1) is in force, that the common-property master insurance is current, and provide a copy of the bylaws (ข้อบังคับ) so the buyer can check any rules on pets, renovation, and short-term (sub-30-day) rental?

## General

- Is unit 21F currently tenanted or subject to any lease agreement, and if so, can details be provided — noting that a lease survives the sale and binds the buyer, even an unregistered lease for up to 3 years — and will all utility accounts (electricity, water, and meter deposits) be settled and transferred to the buyer at handover?

## Recommended next steps

1. Do not transfer any deposit or purchase funds until the DOL in-person check is completed: attend the Bangkok Metropolitan Land Office (tel 0-2225-5758 / 0-2224-0187 / 0-2622-3490) to confirm Mr Supachai Rattanapong is the current registered owner and that no mortgage, seizure, lease or other encumbrance is registered on title deed 74670. **Before deposit**
2. Agree a written deposit-protection mechanism — escrow with a licensed bank or finance company under the Escrow Act, or a staged-release arrangement — before any deposit money is paid to the seller. **Before deposit**
3. Have a Thai lawyer run the LED bankrupt-person search at <https://www.led.go.th/th/eservice/> (ThaiID login required) using seller name Mr Supachai Rattanapong and national ID .....560, and search the Royal Gazette receivership orders at <https://ratchakittha.soc.go.th/search-result/> by the same name, before committing funds. **Before deposit**
4. Obtain the seller's Land and Buildings Tax paid-tax receipt or no-arrears letter (หนังสือรับรองการไม่ค้างชำระภาษี) from the Bangkok Metropolitan Administration for title deed 74670; the seller can check via <https://mbmatax.bangkok.go.th/verifytax> — unpaid arrears can block transfer registration. **Before deposit**
5. Have the SPA amended before signing to: (a) correct the seller's honorific to นาย/Mr; (b) state whether the 1,300,000 THB deposit is refundable or forfeitable and on what grounds; (c) add seller-default and buyer-default remedy clauses; (d) add a foreign-quota failure clause with an agreed remedy (e.g. full refund of deposit); (e) replace the '60-day' relative window with a fixed calendar transfer date; and (f) specify in writing which party bears each of the transfer fee, specific business tax / stamp duty, and withholding tax. **Before signing**
6. Add a specific clause to the SPA requiring the Krung Thai Bank PCL mortgage to be formally discharged and registered at the Land Office simultaneously with the transfer of ownership, so the unit is delivered legally unencumbered. **Before signing**
7. Verify the seller's Thai national ID (.....560) against the original card — the number fails its built-in checksum, most likely an OCR misread — and verify the buyer's passport MRZ against the physical passport. **Before signing**
8. Remit the full purchase price into Thailand in foreign currency through a Thai bank and obtain the bank's Foreign Exchange Transaction (FET) form / credit note naming the buyer (Oliver James Hargreaves) and stating 'condominium purchase' — the Land Office requires this under the Condominium Act s.19 to register foreign-quota ownership; a baht-only transfer will be refused. **Before transfer**
9. Ensure the buyer's passport is valid for at least 6 months as of the planned transfer date — Land Offices reject passports with shorter remaining validity. **Before transfer**
10. Obtain a fresh foreign-quota letter from the Noble Ploenchit juristic office within approximately 30 days of the planned transfer date confirming the building's foreign-ownership percentage remains within the 49% statutory limit. **Before transfer**
11. Schedule the transfer within the validity window stated on the juristic-office debt-free certificate (commonly 7–15 days from issuance) — allow adequate lead time to coordinate the bank discharge, Land Office appointment and all parties' attendance. **Before transfer**

12. If either the buyer or seller will not attend the Land Office in person on transfer day, arrange a properly notarised and (for the foreign buyer) apostilled / legalised Power of Attorney using the Land Office condominium form in advance. **Before transfer**

## Details & evidence

### Risk dimensions

#### Ownership identity

PARTIAL

- △ Ownership matches documents but DOL registry confirmation pending
- △ DOL ownership/encumbrance check not completed
- △ SPA styles seller as Mrs against a male ID
- △ Seller national ID fails its check digit

#### Property consistency

STRONG

#### Payment & deposit

REASONABLE

#### Contract terms

PARTIAL

- △ SPA omits deposit refundability and default remedies
- ⊖ Transfer window relative; tax allocation deferred

#### Foreign quota

REASONABLE

- △ Foreign quota has headroom but should be reconfirmed

#### Juristic office

PARTIAL

- △ Seller bankruptcy/execution check not completed

#### Mortgage / encumbrance

UNVERIFIED

- △ Mortgage release evidenced; SPA needs a discharge-timing clause

#### Missing documents

PARTIAL

- △ FET form not provided
- △ Power of Attorney not provided

#### Document quality

PARTIAL

- △ Buyer passport MRZ fails a check digit

#### External & market

REASONABLE

## Property details

Project	Noble Ploenchit (โนเบิล เพลินจิต)	Province	Bangkok (กรุงเทพมหานคร)
Unit	21F	Floor	21
Area (sqm)	46	Title deed no.	74670
Common-area fee (monthly, est.)	2,300 THB	Sinking fund (charged at first transfer)	25,300 THB (not normally re-charged on a resale)

## Seller details

Seller type	Individual	Name	Mr Supachai Rattanapong (นาย สุภชัย รัตนพงษ์)
National ID	.....560		

## Chain of title

8 January 2019 Noble Development PCL (บริษัท โนเบิล ดีเวลลอปเม้นท์ จำกัด (มหาชน)) → Mr Supachai Rattanapong (สุภชัย รัตนพงษ์)

Sale

CURRENT OWNER

## Document checks

### Ownership identity

**Warning** The sale and purchase agreement records the seller as นาง ศุภชัย รัตนพงษ์ (Mrs Supachai Rattanapong), a female honorific, while the seller's identity document uses นาย (Mr), a male honorific, and the seller's sex is recorded as Male. Additionally, ศุภชัย is conventionally a masculine Thai given name, making the นาง styling inconsistent on its face. The registration record's ownership entry carries no honorific. The two documents disagree across the gender line.

**Warning** The seller's 13-digit Thai national ID (ending ...560) fails the official checksum — likely an OCR misread or a typo on the document; verify against the original card.

**Info** The title deed was originally issued in the name of Noble Development PCL, a company. This is the expected pattern for a new-build condominium unit where the developer holds the title at first registration before transferring to individual buyers.

**Consistent** The registration ledger contains a single ownership-settling entry (sale dated 8 January 2019 from Noble Development PCL to Mr Supachai Rattanapong). With only one transfer recorded, chronological ordering is confirmed and no disorder is present.

**Consistent** The seller does not appear as a prior grantor in the ownership history. The registration record shows a single transfer — from Noble Development PCL to the current owner — with no subsequent disposal entries visible.

**Consistent** The current registered owner, Mr Supachai Rattanapong (ศุภชัย รัตนพงษ์), is correctly derived from the grantee of the last and only ownership-settling row in the registration record. The seller's identity as shown in the uploaded documents is consistent with the registered owner.

**Consistent** The seller's name (Supachai Rattanapong) matches the grantee on the most recent ownership transfer in the registration record (sale dated 8 January 2019), consistent across the uploaded documents. Official registry (DOL/DBD) verification is pending.

**Consistent** The seller is identified as Thai and holds a Thai national ID number, which is the appropriate identity document for a Thai national seller.

**Consistent** The passport uploaded as the buyer's document belongs to Oliver James Hargreaves, a British national. This is consistent with the buyer identified in the uploaded documents and the case nationality (GB). No seller-name match was found, confirming this document is not the seller's.

### Mortgage / encumbrance

**Warning** The sale and purchase agreement contains only a general seller warranty of clear and unencumbered ownership, but no specific clause requiring the seller to obtain and deliver a formal mortgage-release or discharge prior to or at the time of transfer. A mortgage release letter from Krung Thai Bank PCL is present in the supporting documents, which is a positive sign; however, the absence of a contractual mechanism obligating the seller to effect the release before transfer is a gap that requires legal review.

**Info** No mortgage, seizure, lease, usufruct, or other encumbrance entries are visible in the uploaded registration record. The registration history appears to show only the single 2019 sale entry with no continuation markers or encumbrance rows. Note that this assessment is limited to the uploaded documents and does not constitute confirmation that the title is free of encumbrances — verification against the Department of Lands registry has not been completed.

## Document quality

**Warning** The machine-readable zone on the buyer's passport fails its document-number check digit(s) — the MRZ may have been misread or the document is internally inconsistent.

**Consistent** The buyer's passport number (ending ...789) matches the standard format for British passports.

**Consistent** Six critical figures agree across independent reads of the contract documents.

## Payment &amp; deposit

**Warning** The sale and purchase agreement does not state whether the deposit of 1,300,000 THB is refundable to the buyer or forfeitable to the seller if the transaction does not complete. With a deposit representing 10% of the sale price, the absence of explicit refund or forfeiture terms leaves the buyer's funds at risk in circumstances that are not clearly defined.

**Consistent** The sale price is consistent across the provided contract document(s) at 13,000,000 THB.

**Consistent** The deposit amount is consistent across the provided contract document(s) at 1,300,000 THB.

## Contract terms

**Warning** The sale and purchase agreement does not include a clause specifying what remedies are available to the buyer if the seller defaults — for example, by failing to transfer on time or withdrawing from the transaction. The absence of a seller-default remedy leaves the buyer with no contractually agreed recourse if the seller does not perform.

**Warning** The sale and purchase agreement does not include a clause specifying the consequences if the buyer defaults — for example, by failing to pay the balance on transfer day. While the absence may appear to benefit the buyer, it creates ambiguity about the seller's rights and the status of the 1,300,000 THB deposit already paid.

**Info** The agreement references transfer fee, specific business tax, stamp duty and withholding tax but states they are allocated 'as agreed' between the parties, without specifying which party bears each item. This means the tax allocation will need to be clarified and documented separately before transfer.

**Info** No transfer date was extracted from the contract documents.

## Foreign quota

**Warning** The buyer is a British national but the sale and purchase agreement contains no clause addressing what happens if foreign-ownership quota cannot be obtained or is exhausted at the time of transfer. The condominium's foreign quota currently stands at 49% and appears to have available capacity, but the absence of a contractual fallback means there is no agreed remedy if quota is unavailable on transfer day.

## Missing documents

**Warning** A Power of Attorney (POA) document has not been provided. If either the buyer or seller will not be present in person at the Land Department on transfer day, a properly notarised and legalised POA is necessary to authorise a representative to act on their behalf.

**Consistent** All required documents have been provided. No required documents are missing from this transaction.

**Warning** A Foreign Exchange Transaction (FET) form or equivalent bank confirmation of inward remittance has not been provided. This document, issued by a Thai bank, evidences that foreign funds were remitted into Thailand in foreign currency for the purpose of purchasing the property.

## Property consistency

**Consistent** The project name entered in the buyer's case (Noble Ploenchit) matches the name recorded on the title deed and supporting documents.

**Consistent** The unit number entered in the buyer's case (21F) matches the unit number recorded across the title deed, sale contract, and verification documents.

**Consistent** The floor number entered in the buyer's case (21) matches the floor recorded on the title deed and all other uploaded documents.

**Consistent** The area entered in the buyer's case (46 sqm) matches the area recorded on the title deed and all other uploaded documents.

**Consistent** The asking price entered in the buyer's case (13,000,000 THB) matches the sale price stated in the Sale and Purchase Agreement and supporting transaction documents.

## Market comparison

## Price vs. comparable units

WITHIN RANGE

ABOVE APPRAISAL

Subject (THB/sqm)	Comp. median (THB/sqm)	Govt appraisal (THB/sqm)	Comparables
<b>282,609</b>	<b>266,297</b>	<b>206,300</b>	<b>20</b>

+6% vs comp

+37% vs appraisal

Subject 282,609 THB/sqm vs comp median 266,297 THB/sqm from 20 listing(s) — within the  $\pm 15\%$  band. Govt appraisal 206,300 THB/sqm (2023–2026) — subject 37% above.

## Costs at transfer

HELD OVER 5 YEARS

## Your likely share

**≈ 94,898 THB**

Assumes the 2% transfer fee is split 50/50 (customary); SBT, withholding tax and stamp duty are the seller's statutory costs. Your SPA addresses tax responsibility — confirm the split in writing.

<b>Transfer fee (2%)</b> Split (you & seller) · SPA specifies who pays On the government appraised value; customarily split 50/50 between buyer and seller.	<b>189,796 THB</b>
<b>Stamp duty (0.5%)</b> Seller · SPA specifies who pays Held over 5 years — SBT is exempt and only 0.5% stamp duty applies.	<b>65,000 THB</b>
<b>Withholding tax (est.)</b> Seller · SPA specifies who pays Individual seller: a progressive estimate that varies with the years of ownership.	<b>360,562 THB</b>
<b>Estimated total</b>	<b>615,358 THB</b>

Estimates for budgeting only — the Land Office assesses the final amounts on transfer day. Withholding tax is the seller's and is approximate. If you finance the purchase, add a 1% mortgage registration fee on the loan amount. Government appraised values reset on 1 January 2027 (the 2027–2030 cycle); appraisal-based figures may change then. Held about 7 years (acquired 2019), past the 5-year mark — the 3.3% Specific Business Tax is exempt and only 0.5% stamp duty applies — about 65,000 THB.

### External checks

**NOT APPLICABLE** **DBD Business Registry**  
Seller is an individual; the DBD company registry does not apply.

**OK** **Department of Lands**  
Land parcel located at the map pin: Chanote (full title deed) land in Lumpini, Pathum Wan, Bangkok, administered by Bangkok Metropolitan Land Office (tel 0-2225-5758, 0-2224-0187, 0-2622-3490). Ownership and any mortgage/encumbrance are not published online — verify these in person at this office.

**MANUAL CHECK** **Land & Buildings Tax**  
Requires an in-person or registry check.

**MANUAL CHECK** **Legal Execution Department**  
Requires an in-person or registry check.

**OK** **Market listing aggregators**  
20 comp(s) for 'Noble Ploenchit'; median 266,297 THB/sqm.

**OK** **Treasury Department**  
Govt appraisal 206,300 THB/sqm (residential median, 2023–2026); matched 'โอบีเอ พลอยชิต' (15m from map pin).

## How to read this report

**OFFICIALLY VERIFIED** Validated against an official source (Treasury, BOT, DBD, or a verified PDF signature).

**VISIBLE IN YOUR DOCUMENTS** Stated in your uploaded documents but not yet checked against an official registry.

**AUTOMATED INTERPRETATION** Automatically inferred from the uploaded documents — review before relying on it.

**MANUAL CHECK REQUIRED** Needs an in-person or third-party check that cannot be done from the documents alone.

**COULD NOT BE VERIFIED** Could not be verified — the required source or registry was unavailable.

**MISSING / NOT PROVIDED** Not provided in your upload — the relevant document is missing.

**MARKET** Drawn from aggregated market listings — indicative, not authoritative.



### Authenticity

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