查核承租之物業的業主身份或屬已按揭物業

當找到合適的物業並考慮承租，同學應該先查閱該物業的土地紀錄(俗稱查冊)，以核實有關的業主身份(*如經由持牌的地產營業員處理租約時，營業員一般會於簽訂臨時租約時一併代爲查冊*)，以及查明該物業是否已按揭予銀行或其他財務機構。業主出租已按揭的物業前，必須先取得承按人的同意。你應留意承按人發出的出租同意書是否有附帶條件。如業主在未取得承按人的同意下出租物業，即使租客願意繼續支付租金予承按人(如銀行)，承按人亦有權拒絕收取租金並收回該物業，屆時租客可能會被要求於短期內遷離該物業。

- [如何查閱土地紀錄](#)
- [承租已按揭物業](#)

VERIFY THE PROPERTY OWNER'S IDENTITY & PROPERTIES WITH MORTGAGES

When a student has selected a suitable property and is ready to enter into a tenancy, he / she should check the land records of the property to verify the identity of the owner and confirm if the property has been mortgaged to a bank or other financial institution *(usually before signing the provisional tenancy agreement, the property agents will assist to conduct the land search of the property).* The owner of a mortgaged property should seek the mortgagee's prior consent to the renting of the property. When this consent has been obtained, the student should learn about the conditions of agreement, if any. A property that is rent without the mortgagee's consent may be recovered by the mortgagee, even if the tenant is prepared to pay the rent. The mortgagee is entitled to ask the tenant to leave the property and a tenant may face the risk of being evicted within a fairly short period of time.

• [How to search the land records](#)
• [More on renting a property under mortgage](#)