

ABSTRACT

The limitation of urban land demands development actors to build more than one storey house or known as apartment / apartment in order to meet the needs of community residence. In general, the sale of flats is done through Pre Project Selling system. Pre Project Selling system is a sales system that is still in the form of drawings or concepts, marketing is done before the development is implemented. With Pre Project Selling, developers simultaneously conduct market tests, and predict sales terms and other alternatives that must be prepared if the target has not been reached. In running the Pre Project Selling system the development actors cooperate with the bank to facilitate its sales with bank credit. The Bank in performing its functions shall apply the principles of prudence as mandated by law. On the prudential principle of banks for credit which one of them requires the existence of collateral, then in the system of pre-selling selling requirements can not be met by the perpetrators of development because the building does not exist and the certificate is still a parent. Therefore, it needs to be further regulated in the cooperation agreement on the sale of flats with credit facilities. So the position of the parties are equally strong and mutually beneficial to the business.

Keyword : Cooperation Agreement; Aparment; Pre Project Selling; Buy Back Guarantee