Kassaba

MRE SYNDIC VERIFICATION CHECKLIST

Summer 2026 · 7 questions, 30 minutes

Property Management Software
kassaba.ma

Document: **MRE syndic verification checklist** Reference: **Loi 18-00 + Décret 2.23.700** Source: **Kassaba.ma**

You arrive in Morocco for the summer. The apartment looks fine, your syndic says everything is OK on WhatsApp. Most MRE owners stop there. Then, years later, accounts are not where they thought, an AG was held without proper convocation or proxy record, or charges accumulated without notice. By that time the prescription clock (Article 43) may already be running. This is the alternative: one meeting, seven questions, seven documents, thirty minutes.

Disclaimer. This is an informational checklist, not legal advice. If the meeting reveals a dispute, missing funds, contested votes, or a major balance, ask a Moroccan lawyer, accountant, or qualified property professional to review the documents before taking formal action.

Before you arrive: send this 3 days ahead

> *"Hello [syndic name]. I will be in [city] from [date] to [date] and would like a brief meeting to review the building's accounts and the latest AG. Could you prepare: (1) the latest Annexe 10 with my unit's history, (2) the procès-verbal of the most recent AG, (3) the current bank balance of the syndicate account, (4) my unit's charge balance to date. 30 minutes should be enough. Thank you."*

The 7 questions

QUESTION	DOCUMENT TO REQUEST	LEGAL ANCHOR	RED FLAG
Annexe 10	Latest Annexe 10 for your unit	**Décret 2.23.700**	Your unit is missing or balance does not match your transfers
Bank balance	Recent syndicate bank statement	**Art. 26 Loi 18-00**	Funds are held in a personal account
Last AG	Procès-verbal + convocation proof	**Art. 16ter / 16quinquies**	No recent AG, no PV, or no convocation proof
Your balance	Unit charge ledger by fiscal year	**Art. 43 prescription**	Large unexplained balance or pressure to pay without support
Budget	Current and next fiscal-year budget	**Décret 2.23.700**	No voted budget, only verbal estimates
Syndic mandate	AG decision electing or renewing the syndic	**Art. 19 / Art. 21**	Mandate has expired without a new vote
Account identity	Proof account is in syndicate name	**Art. 26**	Account is not in the syndicate's name

If you have 10 more minutes

- [ ] **Building insurance certificate**
  Active policy, named insured is the syndicate of co-owners, current coverage period, premium up to date
- [ ] **Major maintenance contracts**
  Cleaning, security, lift, garbage. Who signed, what term, what monthly cost
- [ ] **Aggregate unpaid charges across all co-owners**
  Total balance owed by every unit. Tells you whether the syndicate has a collection problem that affects your share
- [ ] **Règlement de copropriété + tantièmes table**
  Without these two, the Annexe 10 cannot be fully verified

After the meeting

- [ ] **Photograph every key document**
  Annexe 10, PV of last AG, bank statement showing the syndicate account name + balance, your charge ledger
- [ ] **Send a written follow-up the same day**
  Email or WhatsApp summarising the key numbers: bank balance, your charge balance, last AG date, syndic mandate expiry
- [ ] **Set a reminder for the next AG**
  Track the ordinary AG timing under Article 16ter, and separately the Article 24 budget and account approval window. If you cannot travel, line up a proxy in advance
- [ ] **Keep all evidence on file**
  WhatsApp screenshots, emails, meeting date, document photos, any refusals to share information

If you cannot travel

A written **procuration** can let a trusted person attend or vote in your place. Under **Article 16decies**, a single proxy holder may represent up to 3 co-owners and their combined tantièmes must not exceed 10% of total votes. Specify in the procuration the lot, the scope, the holder's ID, and whether voting authority is included. As an alternative, a Moroccan accountant or property professional can review the documents remotely on your behalf.

When to call a lawyer or accountant

> Escalate if the meeting reveals: missing funds, an AG with contested votes, a syndic mandate expired by more than 6 months, a large unexplained balance on your unit, or refusal to share Annexe 10 or the bank statement. A Moroccan lawyer or accountant can review the documents and advise on the right legal step before any formal action.

Legal references used

> **Loi 18-00** (as modified by Loi 106-12): Articles 16ter, 16quinquies, 16decies, 19, 21, 24, 26, and 43.
> **Décret n° 2.23.700** (Bulletin Officiel n° 7391, 31 March 2025): accounting annexes by tier, including Annexe 10.
> **Règlement de copropriété**: reference document for tantièmes, common-vs-private boundaries, and internal rules.