

A

acompte - deposit, sum paid in advance (a certain percentage of the purchase price)
achat - a purchase
acquérir - purchaser
acte authentique - legal paper drawn up (with all due formalities), by a public officer empowered by law (e.g. a notaire) in the place where he officiates
acte sous seing privé - private agreement in writing with no witnesses (the pre-sale agreement)
acte de vente - a conveyance or transfer of land (sometimes referred to as acte d'achat)
actif - In an estate, the gross assets of a deceased person. In a balance sheet, the assets side.
agence immobilière - estate agent
agios - bank charges
agrément à l'amiable
arrhes - sum paid in advance by the purchaser, forfeited if purchaser withdraws or double the amount refunded if the vendor withdraws
assurance décès - life insurance
assurance décès, invalidité et en général et incapacité - insurance covering death, invalidity and incapacity
attestation d'acquisition - a notarial certificate that the property purchase has been completed
attestation de conformité aux règles de sécurité - certificate of security standards
attestation de propriété - proof of ownership of a property
attribution de juridiction - formal signing of a purchase contract
authentique - document authorised by a notaire
autorisation de prélèvement automatique - direct debit
autorisation provisoire de travail - temporary work permit

B

bail - lease to tenant
bail commercial - commercial lease
baileur - landlord
banque de consignation - the bank where the notaire places the deposits, with no interest accruing to either party or the notaire

C

cadastre - local town planning register recording details of land-holdings
carte bleue - debit card
carte professionnelle - granted by the Préfecture to estate agents to carry out business
carte de crédit - credit card
carte d'identité - identity card

carte de retraite - cash card
carte de commerçant étranger - foreign resident business permit
carte de séjour - government permit to reside in France (also called permis de séjour)
caution - security deposit/guarantee
centre des impôts - tax office
certificat d'urbanisme - zoning certificate (equivalent to a local authority search)
cession - transfer of ownership or rights
chèque - cheque
chéquier - cheque book
charges - maintenance charges on a property (e.g. water, electricity)
clause particulière - special condition
clause pénale - penalty clause governing performance of an agreement
clause suspensive - a conditional clause in a contract that must be met in order for the sale to reach completion
code du travail - French employment law
commission compris (C/C) - agency commission included
commission non compris - agency commission not included
code du travail - French employment law
communauté - joint estate of a husband and wife
compromis de vente - contract for sale and purchase of land
comptable - accountant
comptant - cash purchase
compte à terme - deposit account
compte courant - current account
compte joint - joint account
compte séquestre - deposit held in a special escrow account pending fulfilment of certain conditions
conditions particulières - special conditions
conditions suspensives - conditional terms stated in the pre-sale agreement (e.g. the acquiring of a loan, the gaining of a positive zoning certificate)
conseiller fiscal - tax advisor
conseiller juridiques - professional legal advisor
conservation des hypothèques - mortgage/land registry
constat d'huissier - factual statement prepared by a bailiff which is irrefutable in court
constructible - land which is designated for building under local planning scheme
contrat à durée indéterminée (CDI) - employment contract of unspecified duration
contrat à durée déterminée (CDD) - employment contract of a specified duration
contrat de réservation - the purchase contract used for purchase "on plan" (sometimes called contrat préliminaire)
contrat préliminaire - preliminary contract
convention - agreement
convention collective - sector specific collective agreement on employment relations
contrat de prêt - mortgage contract
copropriété - co-ownership

D

date de livraison prévue - expected date of completion
décennale - 10 year warranty provided by artisan
déclaration de sincérité - compulsory formula providing that the purchase price has not been increased by a counter-deed
département - administrative area within a region
dépôt de garantie - deposit paid when renting or buying a property
dévis - written quotation
direction départementale de l'équipement (DDE) - departmental surveyors, land planning and public works department
domicile fiscal - main residence for tax purposes
droit de passage - right of way
droit de préemption - pre-emptive right to acquire the property instead of purchaser
droit de succession/donation - inheritance/gift tax
droits d'enregistrement - stamp duty paid by the purchaser
durée - duration of mortgage

E

EDF/GDF - The state utilities: Electricité de France, Gaz de France
emoulements - the scale of charges of the notaire
enregistrement (droits d') - registration of the title of ownership (following of which are the payment of transfer duties)
etats des lieux - schedule of condition or schedule of delapidations depending on whether it applies to the beginning or end of a lease
expédition - the certified copy of a notarial document showing the date of its registration and the registration duty paid
expert comptable - chartered accountant
expert foncier - professional to check on the state and value of the property (usually an architect)
expertiser - to value a property

F

FNAIM - Federation Nationale des Agents Immobilier - national association of estate agents, providing a compensation fund for defaulting agents
fonds de roulement - capital supplied by all flat-owners, in an apartment block, on top of service charges to meet unexpected liabilities
frais de notaire - total sum of money to be paid to the notaire on top of the sale price (includes, notaire fee, registration duty, land registration duty and other charges)

G

géomètre - surveyor appointed by the notaire to certify the dimensions of the property according to the cadastre

H

HT - hors taxe - not including sales tax

hussier - has many official duties, including baliff and process server; is used to record evidence (for example on the state of property) where legal proceedings are considered

hypothèque - mortgage - where the property is used as security for the loan

I

immobilière - real estate agent

indivision - joint-ownership

J

jouissance - right of possession which must occur simultaneously with the transfer of ownership

K

L

location - renting (tenancy)

loi scrivener - the law protecting borrowers from French lenders and sellers on French property purchases in all cases other than a purchase on plan

lots - land registry plots applied in apartment blocks

"lu et approuvé", "bon pour achat" - - phrases written accompanying signature of contract ("read and approved", "good for acquisition")

M

mairie - town hall

mandat de recherche - private agreement giving power to estate agent to look for property

marchand de biens - real estate dealer

monuments historiques - listed buildings

N

nue-propriété - reversionary interest where the purchaser has no occupational rights over the property until the death or prior surrender of the life tenant

O

occupation - occupant of the premises (either tenant or occupant without good title)
offre d'achat/de vente - an offer to buy or sell property which is not itself a binding contract

P

paiement comptant - cash payment
parties communes - common parts of buildings
parties privatives - parts of the building restricted to the private use of the owner
permis de construire - planning permission
plan de financement - financing scheme
plus-value - capital gain realised on the sale of the property
prélèvement - direct debit

Q

R

rejeter - to bounce a cheque
réservation - the deposit paid in a contract de réservation
réservation, contract de - type of contract for the purchase of property état de achèvement futur
résiliation - cancellation of a contract

S

SAFER - local government organisation supposed to ensure the proper use of agricultural land, sometimes they will hold pre-emptive rights to buy land
sécurité social - French national health system
société - legally registered company

T

TTC - toutes taxes comprise - including sales tax

TVA - taxe sur la valeur ajoutée - value added tax

tantième - proportion of the common parts of a copropriété owned jointly with other apartment owners

taxe d'habitation - rate levied on the occupation of property

taxe foncière - local tax on the ownership of property

testament - a will

timbres fiscal - some official documents (e.g. applications for the carte de séjour) carry a revenue stamp

tontine - joint ownership

troisième âge - senior citizens (old age pensioners)