PRACTICAL BUYER GUIDE

Your purchase, step by step.

A checklist for buying a home in Spain.
Use it to prepare for viewings, paperwork and decisions.

Residencial Belcaire, Moncofa. Architectural visualisation; illustrative image.

01 Before choosing

- ☐ Define how you will use the home, your bedrooms, preferred area and maximum total budget.
- ☐ Explore the neighbourhood. Check daily routes, local services, orientation and noise.
- ☐ Ask for the floor plan and specifications. Clarify usable, built and outdoor floor areas.
- ☐ Confirm the price, availability and included parking, storage and fittings in writing.

Development / home

Maximum budget (€)

Target date

Documents and due diligence.

Gather the evidence and resolve questions before committing funds.

02 NIE, bank and source of funds

- ☐ Prepare your ID and residence details. Confirm the documents and application route for a NIE; the number does not grant residence.
- ☐ Ask the bank for its account and payment requirements: identity, address, income and source of funds, as relevant to your case.
- ☐ Gather evidence of where the money came from: payslips, tax returns, a sale, inheritance or other records, plus its path between accounts.
- ☐ Agree the transfer, currency, fees and documents with both banks. Check current restrictions in the country the funds come from.

03 Legal checks on the property

- ☐ Have your lawyer check the seller and authority to sign. Review title, the nota simple, charges and any planned discharge.
- ☐ Check permits, project documents and occupancy status. Clarify debts, community charges and special assessments where relevant.
- ☐ For advance payments on a new build, check the guarantee or insurance, your unit identification and the special account before paying.
- ☐ Keep dated contracts, plans and annexes. Agree the scope and fees for purchase support in writing.

For your next meeting: record which document is missing, who will provide it and by when.

The full purchase budget.

Request figures for your transaction and mark the confirmed items.

Item	Estimate (€)	Confirmed
Home and included annexes		☐
Applicable taxes: IVA / AJD / ITP		☐
Notary, registry and administration		☐
Lawyer and purchase support fees		☐
Bank, currency exchange and transfers		☐
Valuation and financing costs, if applicable		☐
Utilities, insurance and initial setup		☐
PLANNED TOTAL		

Verify the taxes and allocation of costs for your case. Do not automatically add both IVA and ITP. Allow for unexpected costs.

Own funds (€)

Finance required (€)

04 Before a reservation or arras payment

- ☐ Review the full agreement and type of arras; do not assume that a deposit is refundable.
- ☐ Record the amount, recipient, payment schedule and consequences of withdrawal or delay.
- ☐ If you rely on a mortgage, agree what happens if it is refused. The bank decides approval and terms.
- ☐ Compare deposit, instalments, APR and total cost; review FEIN, FiAE and associated products where applicable.

From signing to your keys.

05 Before the notary appointment

- ☐ Review the draft deed, buyer and property details, price and payments already made.
- ☐ Confirm ID, NIE, payment methods and, if needed, a power of attorney and interpreter with the notary.
- ☐ For a mortgage, complete the prior advice process. Agree who handles taxes, registration and copies.

06 Handover and the first days

- ☐ Agree the handover date and process; check the required occupancy documentation.
- ☐ Inspect finishes, doors, windows, water and electricity. Record defects with dated photographs.
- ☐ List keys, remotes and meter readings. Collect manuals, guarantees and the energy certificate as applicable.
- ☐ Keep the handover record and reporting contact for defects. Arrange utilities, insurance and recurring charges.

Outstanding / owner / date

Your next step, with Best in Valencia

We review the outstanding items with you, organise the documents and coordinate your purchase support through to the handover of keys.

Explore our purchase support at bestinvalencia.com

General preparation guide. Your contract and professional advice on your circumstances determine the specific steps. Tick the boxes by hand.