

Tips to make your purchase go smoothly

Homes 4 U in Spain will do everything we can to ensure that your move to Spain goes as smoothly as possible.

This list of things to do is not definitive, but is a minimum of what you will need to do to make buying your new home in Spain as painless as possible.

Step 1 - Making the decision to move

- Work out your budget - mortgages of 70-80% are normal in Spain
- Make sure you have the required deposit & Tax ([click here for more info](#))
- Choose the location you want to live in
- Allow for making several flights to Spain to view properties/do paperwork
- Check flights, accommodation, transport and availability of the sellers

Step 2 - On your visit - allow at least 5 days

- Bring Passports, Last 6 Payslips and last P60 (if mortgage required)
- Make sure the property is in a location you can live with
- Make sure the property is what you want
- Check that the property is fully legal (saves time and heartache later)
- Check that the property is allowed a mortgage (If you need one)
- Check for nearby schools and hospitals
- Visit the main police station for the province and get your NIE
- Visit a bank and open a Spanish bank account
- Check with bank that you will be allowed a mortgage
- Check location of Shops, Bars, Restaurants to suit your lifestyle.
- Make sure water and electricity are connected - many rural properties do not have some service connected. Check the costs of getting connected if the services are not already in place; typically it will cost about 3000-6000 €; to get electricity connected.

Step 3 - You are ready to buy

- You will be asked for a deposit - usually 6,000 €; in cash ([read more](#))
- Find a solicitor - a different one from the seller
- Talk to the bank to make sure you can get a mortgage on the property
- Arrange for a survey by the bank - allow 300 - 500 €; in advance
- Arrange for the transfer of the rest of the deposit or purchase money to be transferred from your current bank to your Spanish bank
- Agree with seller on dates for completion
- Agree, in writing, on what contents are to be left and included in price
- Arrange flights, transport and accommodation for the visit to the notary
- Arrange for your possessions to be transported from the UK.
- If you are bringing pets remember they will need pet passports, about 6 months before they can travel.

Step 4 - The Purchase

- On the agreed day of the purchase you will need to attend the notary. Everyone who is to be named on the deeds must be there (by law in Spain all property is in joint names if you are married), everyone who named on the current property deeds (or their legal heirs), the bank representative and your agent. It also wise to take along a translator unless your agent is translating for you.
- As well as the deeds for the property, make sure that the agreed list of contents in the property is also signed by the seller and yourselves. (If not, you will probably find the house stripped to bare walls - including central heating, air conditioners, fireplaces, cookers, built in sinks, showers etc)
- On the agreed date for completion, visit the house to make sure the agreed contents have been left, if not raise the issue with the police and get a signed document that items were missing.
- The first job before moving your contents in is to change all external locks and alarm codes. Sellers have a habit of visiting to see what changes you have made, and many have no qualms about letting themselves in if you are not there) ([click here for ironmongers](#))

Step 5 - Move in and Enjoy your new life in Spain.

Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat. Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue dui dolore te feugait nulla facilisi.

Nam liber tempor cum soluta nobis eleifend option congue nihil imperdiet doming id quod mazim placerat facer possim assum. Lorem ipsum dolor sit amet, consetetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat.

Duis autem vel eum iriure dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consetetur sadipscing elitr, At accusam aliquyam diam diam dolore dolores duo eirmod eos erat, et nonumy sed tempor et et invidunt justo labore Stet clita ea et gubergren, kasd magna no rebum. sanctus sea sed takimata ut vero voluptua. est Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat.

Consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem ipsum dolor sit amet. Lorem ipsum dolor sit amet, consetetur sadipscing elitr, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea rebum. Stet clita kasd gubergren, no sea takimata sanctus est Lorem ipsum dolor sit amet.