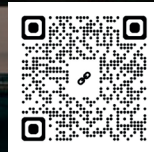


EXCELLENT REAL ESTATE  
SERVICES IN SPAIN



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01

# INTRODUCTION TO THE SPANISH REAL ESTATE MARKET



Property transactions in Spain involve a dynamic and multifaceted process, offering a plethora of opportunities for both local and international investors in its vibrant market. To embark on this journey, one must first conduct thorough research into the Spanish real estate landscape, meticulously identifying properties that align with their investment goals or personal preferences.

Navigating the complexities of this market requires the assistance of reputable real estate agents or brokers. These professionals play a pivotal role in guiding clients through legal requirements, negotiating favorable terms, and facilitating a seamless transaction process. Familiarity with Spanish property laws, tax regulations, and local customs is paramount to mitigate risks and optimize the rewards associated with property trading in Spain.

Choosing the right broker is crucial for anyone considering property investment in Spain. Trustworthiness, accessibility, and unwavering support throughout the entire purchasing process are non-negotiable qualities.

At Costa del Sol Property, we pride ourselves on going above and beyond for our clients, ensuring their needs are met at every step of their property journey.





HIGUERÓN

VII REAL ESTATE AWARDS GALA

**TOP SALE AGENT AWARD 2021/22**  
**COSTA DEL SOL PROPERTY**

HIGUERÓN


VIII REAL ESTATE AWARDS GALA

**TOP SALE AGENT AWARD 2022/23**  
**COSTA DEL SOL PROPERTY**

HIGUERÓN

VIII REAL ESTATE AWARDS GALA

**TOP SALE AGENCY AWARD 2022/23**  
**COSTA DEL SOL PROPERTY**



02

WHY CHOOSE US AS YOUR  
REAL ESTATE AGENT?



- Authorised estate agents with experience from Norway and Spain.
- We are permanent residents of the Costa del Sol, and we have in-depth knowledge of the entire coast.
- Office in Bergen and head office in Marbella. Norwegian and Spanish joint stock company.
- A dedicated and professional team of advisers and lawyers, for a safe home purchase.
- The market's best after-sales service, with its own technical inspector.
- Dedicated and always updated website: [www.cdsproperty.es](http://www.cdsproperty.es)
- Norway's largest provider of housing on the Costa del Sol.
- Access to all new build projects on the Costa del Sol. Homes under construction are sold at a fixed price either you make use of our expertise or buy directly from the developer. You save time and money by using us, as we provide a comprehensive range of services that the developer does not offer, including a technical inspection of the home before takeover, setting up water and electricity subscriptions, arranging internet connection, and coordinating all processes.
- We assist with the furnishing and completion of your home.
- Complete rental service through our partner.
- We specialise in finding the best mortgages for Scandinavian and European customers buying property in Spain.
- Our motto and goal is 100% satisfied customers - see references at [www.cdsproperty.es](http://www.cdsproperty.es)



EXPERIENCE,  
EXCELLENCE  
& TRUSTED  
REAL ESTATE



## **EXPERIENCE**

We have extensive experience and industry knowledge. Costa del Sol Property has been a well-established estate agent who has served our customers for over a decade.

## **REGULATED PRACTICES AND ETHICS**

Our practices and ethics are regulated, and we provide third-party protection to our customers in accordance with our strict ethical guidelines and professional conduct.

## **INDUSTRY RECOGNITION AND LEADERSHIP**

Costa del Sol Property has been awarded the Top Sales Agency Award for 2022/23, and our agent, Felipe Valdes Carter, has been awarded the Top Sales Agent Award for both 2021/22 and 2022/23. This is the first time a property company has won both the prizes in the same category.

## **PROFESSIONALISM AND TRANSPARENCY**

We have an unrivalled reputation for professionalism, transparency and expertise in local knowledge and products.

## **A FULL SERVICE AGENCY**

We are not limited to just one segment of the market. Costa del Sol Property is a full service real estate agency offering sales, rentals, land, development, commercial properties, professional consulting services and a full customer service department.

## **DEDICATED TO SERVING YOU**

Our team consists of qualified and experienced professionals who dedicate time and resources to each of our clients. We provide a personal and tailored experience.

## **INTERNATIONAL FOCUS**

Our multilingual team can assist clients from around the globe. Collectively, we speak six different languages, making us well-equipped to cater to the diverse needs of buyers and sellers alike.

## **STRATEGIC LOCATION**

Our two offices are strategically located along the Costa del Sol, one in the exclusive Golden Mile in Marbella, and one in Mijas.

An aerial photograph of a coastal town, likely in Costa Rica, featuring a large mountain range in the background. The town is built on a hillside overlooking a beach and the ocean. The image is split vertically by a thin white line. The text '03' is centered in the upper half, and the main title is centered across the middle.

03

# WHY IS THE COSTA DEL SOL SO ATTRACTIVE?



This question is pertinent for those who have not yet visited the Costa del Sol. However, for anyone who has spent time here, whether for a holiday or with the aim of purchasing property, the reasons become evident:

- Lovely weather with over 325 sunny days a year!
- Fantastic beaches, stretching over 150 km along the coast.
- Wide range of cultural and social events, including performing arts, festivals, concerts, exhibitions and much more.
- Vast array of museums and historic landmarks.
- Friendly people and a great atmosphere.
- Local Andalusian culture combined with diverse international influences.
- Varied areas throughout the region.
- Possibility of extraordinary luxury.
- Schools catering to many different nationalities.
- Availability of both private and public hospitals.
- Over 70 golf courses and 12 incredibly beautiful marinas.
- Beautiful landscape and urban lifestyle.
- Ongoing re-development of the Malaga region.
- Shopping opportunities in all price ranges.

SEVILLA

GRANADA

MALAGA

CADIZ

TORREMOLINOS

NERJA

ESTEPONA

MARBELLA

FUENGIROLA

MALAGA

SOTOGRADE

MIJAS

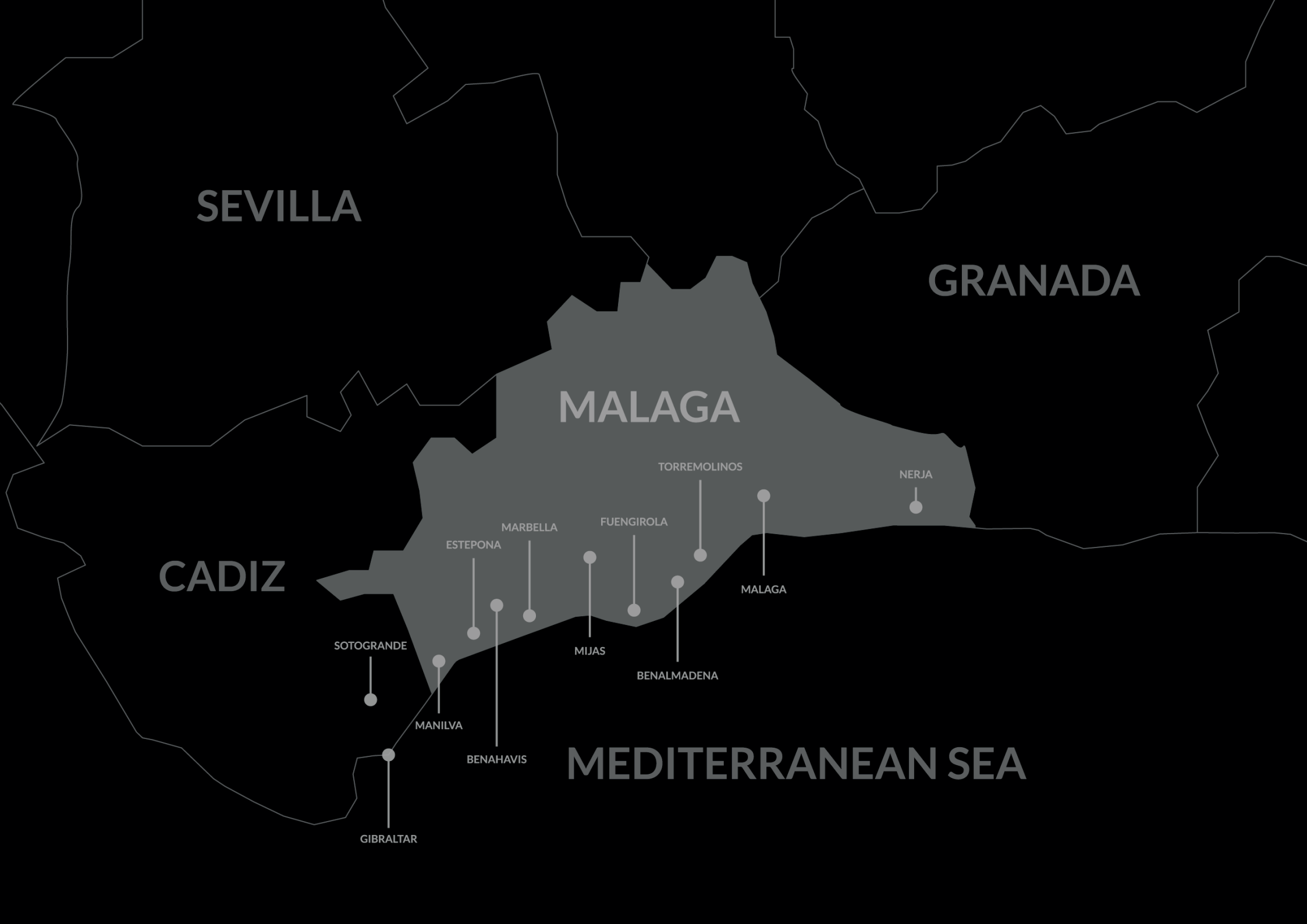
BENALMADENA

MANILVA

BENAHAVIS

MEDITERRANEAN SEA

GIBALTAR





Costa del Sol experiences one of the largest population increases in Spain.





04

UNIVERSAL SUPPLIER OF  
REAL ESTATE SERVICES



At Costa del Sol Property Group, we understand that each customer faces unique challenges and has different needs. That's why we provide a comprehensive range of in-house property services to cater to all your requirements.



## CDS | VACATION

COSTA DEL SOL



Unlock your holiday home's full potential with CDS Vacation. Rent effortlessly, cover costs, and maximize profits with our comprehensive rental service. From marketing to logistics, we handle it all for hassle-free property management.

---

## CDS | SERVICE

COSTA DEL SOL



Experience complete property care with our all-in-one service: handyman solutions, cleaning, and refurbishment. From minor repairs to full renovations, our team ensures your property reaches its full potential.

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## CDS | INTERIOR

COSTA DEL SOL



With our interior consultants, your dream home becomes a reality. From concept to completion, we work closely to ensure every detail reflects your unique style and preferences. Let us help you furnish your space exactly as you envision.

## CDS | FINANCE

COSTA DEL SOL



Get the best deals on bank financing for your Spanish property purchase with our specialized services. We'll help you navigate the process smoothly, ensuring you secure the ideal financing option for your needs.

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## CDS | DEVELOPMENT

COSTA DEL SOL



Focused on land development, we offer comprehensive project management services covering the entire life cycle. From planning to execution, we ensure projects are on time, on budget, and meet the highest quality standards.

---

## CDS | STUDIO

COSTA DEL SOL

Our team of skilled photographers and videographers will capture stunning visuals to highlight the unique features of your property. We'll make sure your property stands out from the rest. Book a session and let us bring your property to life!

# INTERIOR & FURNITURE

At Costa del Sol Property, we provide interior design consultancy services to meet all your needs. We furnish all types of homes and collaborate with you to create your ideal living space.

READ MORE:





05

# THE PURCHASE PROCESS

## 01 PREPARATIONS BEFORE THE PURCHASE

The buying process in Spain differs significantly from other countries. In our introduction, we will highlight key considerations for buying a home in Spain.

## 02 FINANCING

Before signing a contract and making the first instalment, it is important to be sure that you can pay the full purchase price by the time stipulated in the contract. If the purchase is to be financed.

## 03 ATTORNEY WITH POWER OF ATTORNEY

We strongly recommend the use of a lawyer when buying a property in Spain. The total cost of legal services is normally 1% (+VAT) of the purchase price, but some law firms may have higher rates. When using a lawyer, all contract details are their responsibility, ensuring a safe process for the customer.

We recommend signing a power of attorney in Spain at the nearest Notary Public together with the lawyer to save time for all parties. It can also be signed at the nearest courthouse in your homeland, but an Apostille stamp from the state administrator is required.

Attached to the same document is a true copy of the passport with notarial confirmation and apostille stamp. The power of attorney is sent by DHL etc. to the law office in Spain.

Most foreign buyers in Spain are unfamiliar with the country's laws and regulations regarding real estate. Therefore, we strongly recommend seeking legal assistance when purchasing property in Spain.





06  
OFF-PLAN & RESALE  
PROPERTY TRANSACTIONS

# OFF PLAN UNDER CONSTRUCTION

## RESERVATION CONTRACT

The reservation contract, created by the developer upon purchasing a property under construction, is relatively simple in design. Its purpose is to ensure that the property is taken off the market. It should include essential provisions such as deadlines for payments and signing the deed, as well as outlining the rights and obligations of both the buyer and the seller.

## PURCHASE CONTRACT

Signed when the building license is approved. It is important that you have a lawyer to review the contract from the developer. In general, the contract should at least state the following:

- Detailed description of the property.
- How expenses/fees are to be distributed.
- When the deed is to be signed.
- Legal position of the parties in the event of default.

However, in some cases, you may proceed directly to signing the deed if the home is already completed.

## TECHNICAL INSPECTION OF NEW BUILDINGS

Generally, there is an opportunity to conduct this inspection either with or without the developer after the takeover. In both cases, a “snagging list” is drawn up normally within a deadline of 30 days from signing the deed.

Before signing the deed and handing over, a “courtesy visit” to the apartment is possible. This allows you, as the owner, to verify that the apartment is complete with all fixtures, fittings, and installations.

It is important to note that the law does not permit the postponement of deed signing due to defects found in the property, except if those defects render the property uninhabitable.

The law grants the buyer the following rights for complaints: 1 year for visible faults and defects, and 3 years for hidden errors and defects. Regarding construction defects, there is a 10-year warranty that developers are required to adhere to.

We can support our customers by inspecting the home with our own employed craftsmen. We consider this task crucial for ensuring the final outcome. Our craftsmen often identify mistakes and defects that owners might overlook. When selecting a broker for your home purchase, it's essential to assess the services included, especially until the home is handed over. As a customer, you rely heavily on assistance and support throughout this process.







## LICENSES

Similar to Norway, a completion certificate (“Licencia de primera ocupación” in Spanish) is issued when the building is completed according to the building license. Legally, the building is considered habitable only after a completion license has been issued, allowing for permanent connections of electricity and water. Therefore, contracts for electricity and water cannot be established until after the deed signing/takeover, which typically occurs within 14 days from the order.

We advise customers against planning to use the apartment during the first month after taking over, as several processes occur simultaneously, making it challenging. Discuss this topic with us to better understand how to plan your takeover. Each takeover process is unique, and with our team, the prerequisites for a successful takeover are high.

## BANK GUARANTEE

When purchasing an apartment under construction, it’s crucial to ensure that a bank guarantee is provided for the amounts paid during the construction period. The seller is legally obligated to provide a bank guarantee during this period. It’s important to inquire about the duration of validity of the bank guarantee.

Spanish law mandates that the bank guarantee must cover the amounts paid during the construction period, and it should remain valid until the completion of the building. In case of default by the seller, the law requires repayment of the amount paid plus interest to the buyer.

## COSTS

All purchase amounts advertised are exclusive of taxes. To estimate the total purchase price, it’s necessary to add between 4-13.5%.



All construction projects have a payment plan prepared by the developer. Many customers looking for a house may think that they have to pay the full amount upfront, but this is not true. Here is an example of a payment plan.

#### TYPICAL PAYMENT PLAN

- Reservation of property:  
€6,000 - €15,000
- When signing the purchase contract:  
20% of the purchase price + 10% VAT
- During the construction process:  
10% of the purchase price + 10% VAT
- On taking over and signing the deed:  
70% of the purchase price + 10% VAT

# RESALE PROPERTY

## RESERVATION CONTRACT

Typically arranged by a broker when purchasing a second-hand property, the reservation contract is relatively straightforward. Its purpose is to secure the property and remove it from the market. It should include essential provisions such as payment deadlines, deed signing arrangements, as well as the rights and obligations of both the buyer and seller.

## PURCHASE CONTRACT

Typically finalized approximately 2-3 weeks after signing the reservation contract for the purchase of a used property. It's essential to have a lawyer draft the contract or review the seller's contract. In general, the contract should specify the following minimum details:

- Detailed description of the property.
- How expenses/fees are to be distributed.
- When the deed must be signed and the legal position of the parties in the event of default.

However, it sometimes happens that you proceed directly to signing the deed. If the property is sold furnished, the inventory list should be attached to the purchase contract.

## TECHNICAL INSPECTION

A technical inspection of the property is recommended before signing a purchase contract, especially if the property is of a certain age. This typically costs between €800-1000. It is crucial to conduct the inspection before signing the purchase contract (although it is not uncommon to pay a deposit of €6,000 to take the property off the market).

Any deficiencies can serve as a basis for a price reduction if they are significant enough to dissuade you from purchasing the property. However, it's important to note that a used home cannot be expected to be in perfect condition; some wear and tear relative to its age is normal and should be accepted without requesting a price reduction. In any case, conducting a thorough inspection allows you to have a clearer understanding of the property you are purchasing and helps avoid surprises after the property takeover.



# ATTACHMENTS

Unpaid property tax, refuse collection tax, and condominium tax are not personal encumbrances and therefore remain with the property regardless of the owner at any given time. If it is discovered that the seller is not current with these payments, they have the option to settle the payments before signing the deed. Alternatively, the buyer's lawyer can withhold a corresponding amount from the purchase price and make the payment on behalf of the seller.

The seller is required to provide the latest original property tax receipt and a certificate from the condominium confirming that there are no unpaid condominium fees for the duration of their ownership when signing the deed.

If taken before signing a contract, a land registration certificate (Nota Simple) should be obtained for the property. This certificate will indicate whether there are any encumbrances or restrictions on the seller's right of ownership.

Unpaid property tax and co-ownership tax do not appear on the land registration certificate unless the property has been seized.

The costs associated with purchasing a second-hand home are slightly lower than those for a new build. You don't have to pay stamp duty.

After the pandemic, a standard 7% was set, regardless of the purchase price.

READ MORE:



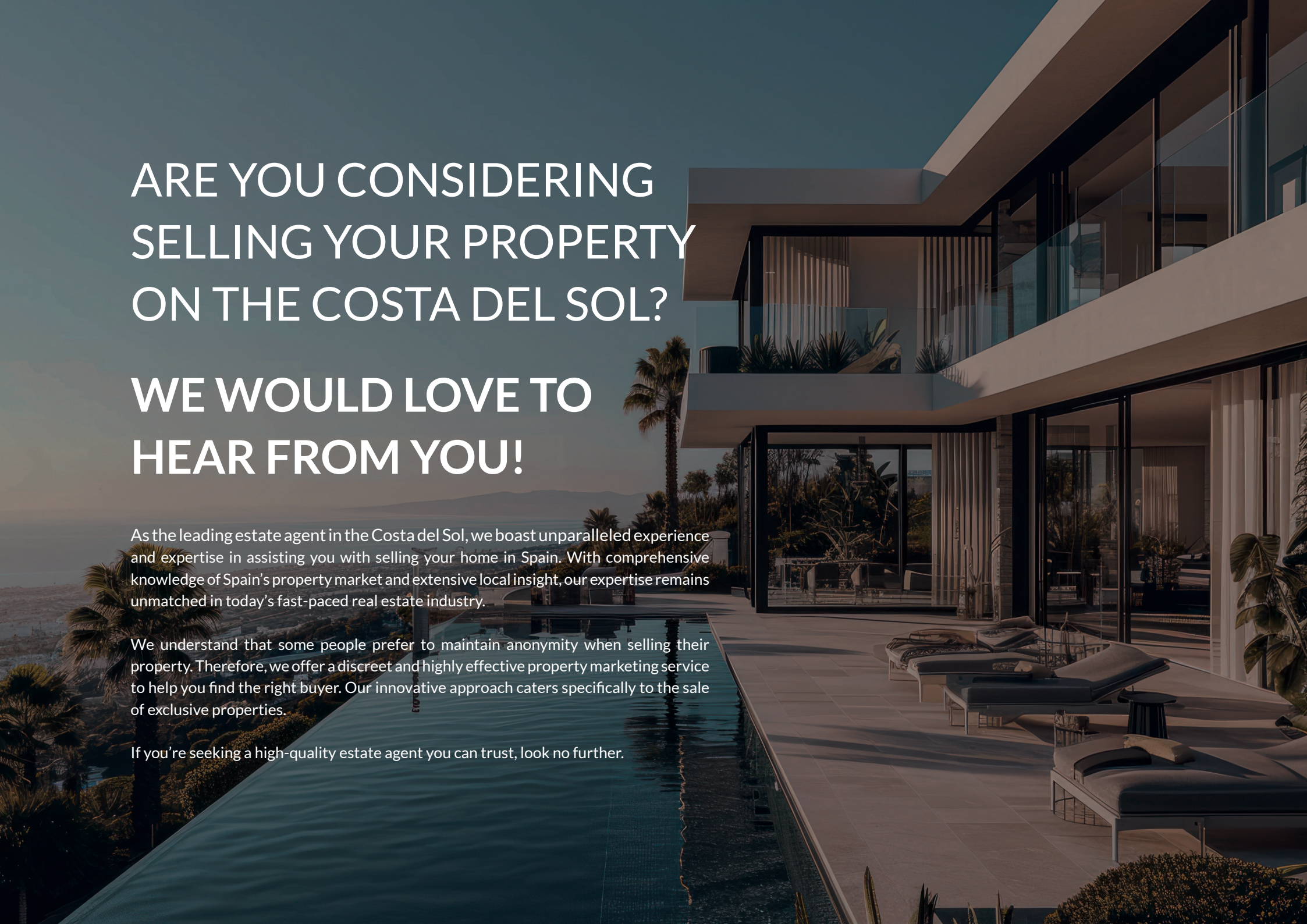


- Total costs for the purchase of new buildings (approx. 13%)
- 10% VAT on new buildings to the state
- 1% + VAT on the legal service (divided into 2 payments)
- 1.2% in stamp duty 0.4% to Notary public (variable cost)
- 0.4% in land register registration expenses (variable cost)

There are no expenses for a broker as this is included in the house price.

- Costs when buying an existing home (from 3,8%)
- 2-7% in transfer tax
- 1% + VAT on the legal service
- 0.4% to Notary public (variable cost)
- 0.4% in land register registration expenses (variable cost)

There are no expenses for a broker as this is included in the house price.



# ARE YOU CONSIDERING SELLING YOUR PROPERTY ON THE COSTA DEL SOL? WE WOULD LOVE TO HEAR FROM YOU!

As the leading estate agent in the Costa del Sol, we boast unparalleled experience and expertise in assisting you with selling your home in Spain. With comprehensive knowledge of Spain's property market and extensive local insight, our expertise remains unmatched in today's fast-paced real estate industry.

We understand that some people prefer to maintain anonymity when selling their property. Therefore, we offer a discreet and highly effective property marketing service to help you find the right buyer. Our innovative approach caters specifically to the sale of exclusive properties.

If you're seeking a high-quality estate agent you can trust, look no further.

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CDS | PROPERTY  
COSTA DEL SOL

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