

# Your Key to the Costa del Sol

Buy, Sell, or Invest With Experts by Your Side



CDS | PROPERTY  
COSTA DEL SOL

[www.cdsproperty.es](http://www.cdsproperty.es)



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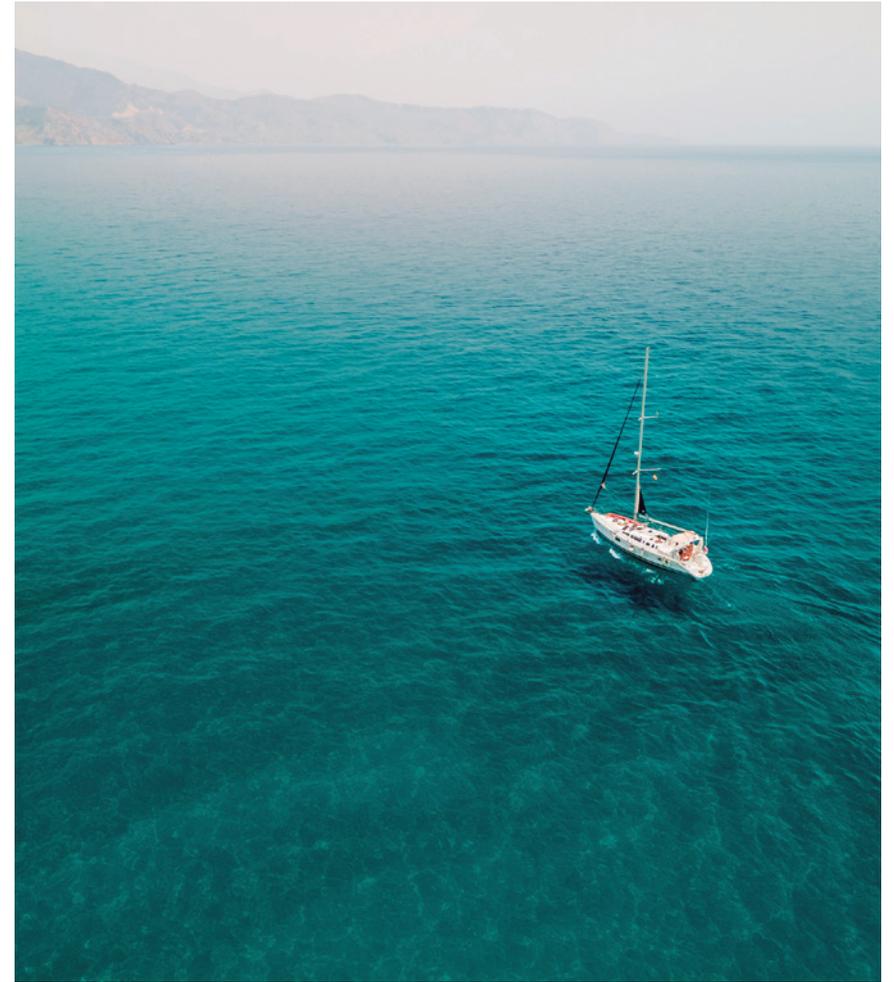
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**01**

# **Introduction to the Spanish Real Estate Market**



**Property transactions in Spain offer exciting prospects for local and international investors alike.** To begin, it's essential to research the Spanish real estate market and identify properties that match your goals or lifestyle needs. A well-informed approach ensures a solid foundation for successful investment.



Navigating Spain's property market demands the support of a trusted real estate agent or broker. These professionals are key to understanding legal requirements, securing favorable terms, and ensuring a smooth, transparent transaction. Deep knowledge of Spanish property laws, taxes, and local practices helps reduce risks and boost returns. For any investor, **choosing the right broker is essential, someone reliable, accessible, and fully committed to guiding you through every step of the purchase process.**

02

# Why Choose Us as Your Real Estate Agent?



### **Local Area Experts**

We live and work on the Costa del Sol, offering true local knowledge and insights.

### **Full Listings Online**

Browse all available properties on our constantly updated platform: [www.cdsproperty.es](http://www.cdsproperty.es)

### **Legal & Trusted Support**

Work with legal advisers who ensure a safe, smooth and transparent buying experience.

### **New Build Guidance**

Fixed pricing, expert guidance, and added value beyond what developers typically provide.

### **After-Sales Services**

We offer full inspections and ongoing support through our in-house technical professionals.

### **All Services Included**

From utilities to internet and move-in setup, we manage everything for a smooth start.

### **Interior Design Help**

We provide styling and furniture services tailored to your taste and ready before move-in.

### **Mortgage Solutions**

We assist European buyers with tailored mortgages for financing homes in Spain with ease.

# Trusted Member of the Leading Property Agents of Spain



We are proud to announce that Costa del Sol Property has officially become a recognized member of LPA (Leading Property Agents of Spain), **an association of professional real estate agencies dedicated to raising standards and ensuring greater transparency in the industry.**

LPA was established to promote self-regulation within the sector, eliminate unqualified competition, and advocate for clearer regulations at both the municipal and regional level. Membership requires, among other things, valid liability insurance, and provides access to legal updates regarding property laws, rental regulations, and ongoing developments in the Andalusian housing market.

As part of FAI (Federation of Real Estate Associations), **LPA is connected to a wider professional network that strengthens credibility and offers additional resources for its members.** This marks another step in our commitment to professionalism, integrity, and trust in everything we do.



HIGUERÓN

VII Real Estate Awards Gala

**Top Agent Award 2021/22**  
**Felipe Valdes-Carter**

HIGUERÓN

VIII Real Estate Awards Gala

**Top Agent Award 2022/23**  
**Felipe Valdes-Carter**

HIGUERÓN

VIII Real Estate Awards Gala

**Top Sale Agency Award 2022/23**  
**Costa del Sol Property**

# Experience, Excellence & Trusted Real Estate

With over 30 years of experience, we offer expert guidance and insight into the Costa del Sol market, helping clients buy and sell with confidence every step of the way.



Our offices in **Marbella, Mijas, and Calahonda** are strategically located to offer full coverage across key areas of the Costa del Sol, **always close to where you need us.**

PROPERTY  
DEL SOL



### **Regulated Practices & Ethics**

We operate under strict ethical and legal standards, providing transparent service and full third-party protection to ensure peace of mind for every client.



### **International Focus**

With fluency in eight languages, our multilingual team works with clients from around the world, offering personalized guidance to meet every cultural and legal need.



### **Industry Recognition & Leadership**

We proudly earned the Top Sales Agency and Top Sale Agent awards in 2021/22 and 2022/23, an unmatched achievement in the sector and a mark of excellence in performance.



### **A Full Service Agency**

From sales and rentals to legal consulting and property management, we deliver complete real estate solutions tailored to every phase of your buying or selling journey.

**03**

# **Why is the Costa del Sol So Attractive?**





### **Mediterranean Lifestyle & Quality of Life**

Costa del Sol is synonymous with easy living. With more than 300 days of sunshine a year, life naturally moves outdoors, from morning walks by the sea to tapas under the stars. The pace is relaxed, yet dynamic, a rare blend of Southern charm and modern infrastructure.



### **Gastronomy & Shopping**

From beachfront chiringuitos to Michelin-starred restaurants, Costa del Sol offers a rich culinary experience. Enjoy local Andalusian cuisine or dine at world-class venues such as Dani García, El Lago, or Skina. Designer shopping is close by in Puerto Banús, La Cañada mall, and boutique stores in Marbella's Old Town.



### **Excellent Accessibility**

Málaga Airport links Costa del Sol to 130+ global cities, with direct flights to Oslo, Stockholm, London, and Frankfurt. Marbella, Benalmádena, and Estepona are under an hour away. AVE trains and highways ensure fast national and EU travel.



### **Culture, History & Heritage**

Explore Picasso's birthplace in Málaga, wander ancient streets in Ronda or Mijas Pueblo, and enjoy live flamenco or art exhibitions across the coast. Costa del Sol is not just beach and golf, it's also rich in tradition, architecture, and local character.



### **Healthcare & Safety**

Spain has one of the most efficient healthcare systems in Europe. Costa del Sol features top-rated private hospitals, multilingual medical staff, and specialist clinics, including Scandinavian and German-speaking professionals. The region also ranks among the safest in Spain, ideal for both families and retirees.



### **Smart Investment & Tax Benefits**

Costa del Sol remains one of the most secure and dynamic property markets in Southern Europe. Rental demand is high year-round due to tourism and digital nomads. Spain also offers favorable tax regimes for retirees and non-residents, including the Beckham Law for certain expats.



# Málaga

Mediterranean Sea

## Spain

Costa del Sol

Ubrique

Ronda

Ardales

Rincón de la Victoria

Vélez-Málaga

Torrox

Nerja

Málaga

Torre del Mar

Málaga Airport

Mijas

Benalmádena

Torremolinos

Benalmádena-Costa

Benahavís

La Zagaleta

Elviria

Marbella

Fuengirola

Casares

Nueva Andalucía

San Pedro de Alcántara

Puerto Banús

Calahonda

La Cala de Mijas

Estepona

Manilva

Playa Casares

Sotogrande

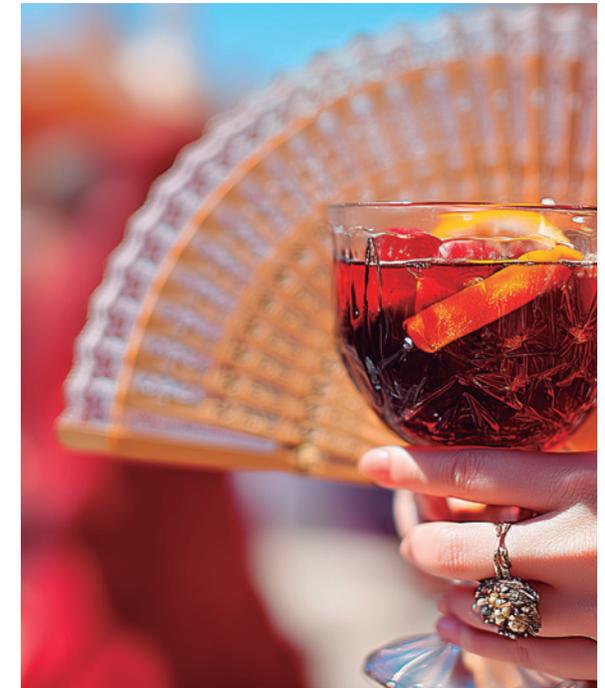
Gibraltar

Madrid

Barcelona



**Costa del Sol Experiences  
One of the Largest Population  
Increases in Spain.**





# Welcome to Costa del Golf

With over 70 golf courses stretching from Málaga to Sotogrande, Costa del Sol has rightfully earned the nickname “Costa del Golf”. This stunning region is home to Europe’s highest concentration of quality golf courses, set against a backdrop of Mediterranean views, rolling hills, and year-round sunshine.

Whether you’re a seasoned golfer or just beginning, Costa del Sol offers an unrivaled golfing lifestyle with something for every skill level, **from world-class championship courses to friendly local clubs.**





## Europe's Finest Fairways, All in One Coast.

- **Valderrama Golf Club:** Host of the Ryder Cup and countless PGA tournaments.
- **Real Club de Golf Sotogrande:** Known for its tradition and prestige.
- **La Reserva Club:** A modern gem nestled in Sotogrande's natural beauty.
- **Finca Cortesín:** Ranked among the best in Europe and venue of the 2023 Solheim Cup.
- **Los Naranjos, Las Brisas and Aloha Golf:** All located in the heart of Marbella's Golf Valley.



# A Golfer's Dream Lifestyle

The golfing lifestyle in Costa del Sol extends far beyond the fairways.



300+ days of sunshine per year. Play year-round without weather worries.



Luxury golf—front properties with panoramic views.



Private country clubs, fine dining, wellness facilities, and tennis academies.



International community with residents and golfers from all over the world.

Many properties in the region are situated directly on or next to golf courses, offering exclusive access, golf buggy garages, and even membership benefits.

**Whether it's a frontline apartment in Nueva Andalucía's Golf Valley or a private villa in La Zagaleta, the golf lifestyle is seamlessly integrated into daily living.**

At **Costa del Sol Property**, we specialize in golf-front homes and offer expert guidance on choosing the right course, club membership, and investment opportunity. Whether you're looking for a second home, a rental investment, or a permanent move, Costa del Golf is the ultimate destination for those who seek sun, sport, and sophistication.



# What Our Clients Are Saying

4.9 on Google

*"Honest and trustworthy agent. I much enjoyed dealing with Fleur who guided me through the process. Highly recommend."*

— **Sabine Eberenz**

*"Peter is just great!"*

— **Rafał Bożek**

*"Absolutely impeccable from the first point of contact to the signing of the purchase. Miguel is a great professional, efficient, approachable, and always attentive. I have nothing but words of gratitude."*

— **Estefania Tornero**

*"Thanks to Ferdinand for the very professional and outstanding consulting, he takes time and helps out with every question. I recommend him to everyone! If we buy again, Ferdinand will be our agent!"*

— **Andrea Gschwind**

*"A perfect brokerage for us. We received brilliant help in finding our dream apartment. Informative, service-minded, friendly, very good dialogue, not least they know the area very well. Also received brilliant help with the legal aspects of the change of ownership. We were extremely well looked after. We could not have been more satisfied."*

— **Jon Hartvig Børrestad**

*"Great service from Peter, always able to answer questions and advice."*

— **George Noon**

04

# Universal Supplier of Real Estate Services



# We Are Part of

CDS | PROPERTY GROUP  
COSTA DEL SOL

**Costa del Sol Property is part of the Costa del Sol Property Group**, a leading real estate agency on Spain's southern coast. This connection allows us to offer a comprehensive approach to property ownership. Whether you're looking for property value, rental income, or a long-term investment, you'll have access to a committed team that understands the local market and is dedicated to protecting and maximizing your home's potential.



Explore Our Services



CDS | VACATION  
COSTA DEL SOL



### **Vacation Rental Management**

Full-service rental management for property owners. We handle bookings, guest care, cleaning, and maintenance so you don't have to.

CDS | FINANCE  
COSTA DEL SOL



### **Mortgage Solutions**

Access the best financing options with our expert mortgage advisors. We make your property investment easier and smarter.

CDS | SERVICE  
COSTA DEL SOL



### **Construction, Maintenance & Cleaning**

Professional building, renovation, cleaning, and technical services. We keep your property beautiful, functional, and stress-free.

CDS | DEVELOPMENT  
COSTA DEL SOL



### **Project Developments**

End-to-end management of residential builds. Design, planning, and execution.

CDS | INTERIOR  
COSTA DEL SOL



### **Interior Design & Furniture**

From furniture packages to turnkey interior styling, our design team delivers comfort, style, and seamless transitions into your new home.

CDS | STUDIO  
COSTA DEL SOL



### **Creative Media for Real Estate Marketing**

We create style, staging, and top-tier visuals—photos, videos, and more, to make your property truly stand out.



# Interior Design & 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.



**More Information**

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, ensure financing is in place. We help you connect with trusted banks and align mortgage approval with payment deadlines, avoiding delays in the deed signing and ensuring a smooth purchase process in Spain.

## 03 Attorney with Power of Attorney

We strongly recommend hiring a lawyer when buying property in Spain. **Legal fees usually represent around 1% + VAT of the purchase price, though rates may vary.** The lawyer handles all contract details, ensuring a secure and smooth process. To save time, we suggest signing a power of attorney at a Spanish Notary Public, ideally with your lawyer. This can also be done in your home country, but it must include an Apostille stamp. A notarized copy of your passport is attached to the document and sent to the lawyer in Spain by courier. Most foreign buyers are unfamiliar with Spanish property laws, so having legal support is key to protecting your interests.



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

Before signing the deed, you're entitled to a "courtesy visit" to ensure the property is delivered with all fixtures and finishes in place. After handover, **you can inspect the home—alone or with the developer—and prepare a snagging list within 30 days.** While deed signing cannot be delayed due to minor defects, exceptions apply if the home is uninhabitable. Buyers have 1 year to report visible issues, 3 years for hidden defects, and a 10-year structural warranty. We offer on-site inspections by our own skilled craftsmen, who often catch issues others may miss. This final review is key to protecting your investment and ensuring peace of mind. Always consider the level of post-sale service when choosing your property advisor.

## 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 11,2% (10% VAT + 1,2% Stamp Duty Tax).

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

- **Property Reservation:** €6,000 - €15,000
- **Upon Contract Signing:** 20% of the Purchase Price + 10% VAT
- **During the Construction Process:** 10% of the Purchase Price + 10% VAT
- **On Taking Over & Signing the Deed:** 70% of the Purchase Price + 10% VAT

# We Rent. You Relax.

Thinking of buying a holiday home? With Costa del Sol Vacation, **your property becomes more than just a getaway, it's a smart investment.**

Our full-service rental management takes care of everything, from global visibility to guest support, so you enjoy stress-free income.



More Information

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COSTA DEL SOL

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# 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

We strongly recommend a **technical inspection before signing the purchase contract**, especially for older properties. The cost typically ranges from €800 to €1,000. Although it's common to place a €6,000 deposit to take the property off the market, the inspection should ideally be completed before any binding agreement is made.

**This process helps detect issues that may justify a price adjustment**, if they are significant enough to affect your decision. However, it's important to understand that some wear and tear is expected in a resale home and doesn't necessarily justify a reduction.

A thorough inspection gives you a clear picture of the property's condition and helps you move forward with confidence, avoiding surprises after the handover.

## Attachments

Before signing the deed, **it's important to confirm that all property-related taxes**, such as IBI (property tax), waste collection, and condominium fees— are fully paid. These obligations are tied to the property, not the owner, and will transfer to the buyer if unsettled.

If any debt is found, the seller can pay it beforehand, or the buyer's lawyer may retain the due amount from the purchase price and settle it directly.

At signing, the seller must provide the latest IBI receipt and a certificate from the homeowners' association confirming no outstanding fees.

We also advise requesting a land registry extract (Nota Simple) to verify any liens or legal issues. **Note: unpaid local taxes may not appear unless the property has been seized.**

Resale homes are generally cheaper in tax terms than new builds and are exempt from stamp duty tax. A flat **7% transfer tax** now applies to all resales, regardless of price.



# How Much Does It Cost to Buy a Home in Spain?

	<b>New Build</b>	<b>Resale Property</b>
Main Tax	10% VAT	2% – 7% Transfer Tax (ITP)
Stamp Duty (AJD)	1.2%	Not Applicable
Legal Fees	1% + VAT (Split in 2 Payments)	1% + VAT
Notary Fees	Between €800 and €2000	Between €800 and €2000
Land Registry Fees	Between €24 and €2180	Between €24 and €2180
Brokerage Fee	Broker Fee in Price – No cost	Broker Fee in Price – No cost
Approx. Total Cost	13% of the Property Price	From 3.8% of the Property Price

# Thinking of Selling Your Property on the Costa del Sol?

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.



Get Your Free Property Valuation

# Get in Touch

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Follow Us on Social Media:



# Our Offices

## Golden Mille

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## Calahonda

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## Mijas

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