Sarah Katerina

FREE CHECKLIST

Five documents to check before you sign the arras

The arras contract is where the deal becomes binding. Your lawyer should have read these five documents first, in this order. They take two to four weeks to gather: none should arrive in the week of signing.

1 Nota simple — Land Registry extract

☐ Seen ☐ Pending

WHO PROVIDES IT The Land Registry (Registro de la Propiedad).

WHAT TO LOOK FOR Issued in the last 30 days. The owner matches the seller exactly. Any mortgage or embargo (court attachment). Easements. Square metres, plot and built area match what you saw.

2 Cédula de habitabilidad — Habitability certificate

☐ Seen ☐ Pending

WHO PROVIDES IT The seller. If it is not current, request it before the arras.

WHAT TO LOOK FOR The expiry date, on the document itself. If a new one is needed, the inspection can take 4–8 weeks: agree the cost split in writing.

3 Community debts certificate — Certificado de estar al corriente

☐ Seen ☐ Pending

WHO PROVIDES IT The community administrator; the seller must obtain it.

WHAT TO LOOK FOR Signed by the administrator and confirming there are no debts. You inherit unpaid community fees for the current year and the three before.

4 Planning file — Certificado urbanístico

☐ Seen ☐ Pending

WHO PROVIDES IT The town hall. Cost: €30–€80, depending on town. Time: 1–4 weeks.

WHAT TO LOOK FOR The building licence matches the building. Extensions, pool and annexes were licensed. No open planning infraction file. Ask for the coastal status (Ley de Costas) in writing, and check for special protection.

5 Tax charges — IBI, plusvalía, non-resident filings

☐ Seen ☐ Pending

WHO PROVIDES IT Town hall (plusvalía estimate); the seller (Modelo 210, if non-resident).

WHAT TO LOOK FOR Latest IBI receipt, with cadastral reference and value. ITP is assessed on the price or the Catastro reference value, whichever is higher: check both. The plusvalía estimate, before you negotiate. A non-resident seller who has not filed for years has a debt with Hacienda, which can attach to the property if unresolved.

Check your numbers: www.sarahkaterina.com/buying-costs-calculator

Free 30-minute call: www.sarahkaterina.com **WhatsApp:** +34 647 754 589

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Full article, with sources (8 October 2026): sarahkaterina.com/insights/five-documents-before-arras

General information; it does not replace your lawyer's review of your own case.