The Property Purchase Process, Step by Step

Edition 2026 · Typical timeline: 8 to 16 weeks

#	Stage	Timing	What happens
1	Initial consultation	Day 0	Free assessment of your goals, budget and legal situation.
2	NIE & documentation	Week 1–2	We obtain your NIE and prepare powers of attorney if needed.
3	Property due diligence	Week 2–4	Land Registry checks, charges, licences, urban planning status.
4	Reservation & arras contract	Week 3–5	Negotiation of terms, deposit protection and deadlines.
5	Financing & funds	Week 4–8	Mortgage arrangement (if applicable) and compliant transfer of funds.
6	Notary completion	Week 8–12	Signature of the title deed, payment and delivery of keys.
7	Registration & taxes	Week 12–16	Land Registry entry, tax settlement, utilities and IBI transfer.

Documents you will need

- Valid passport (and residence card, if applicable).
- NIE certificate.
- Proof of funds and their origin.
- Spanish bank account details.
- Power of attorney if you cannot travel for completion.

How Novalegal Advisors supports you

- Independent legal representation throughout the transaction.
- Full due diligence before any payment is made.
- Tax planning for residents and non-residents.
- Assistance with residency, visas and post-purchase obligations.

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