



SERVICE
GUIDE
BUYERS & SELLERS





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SMH

Offers a complete and bespoke property search service to all its clients, partners and associates. If you are looking to either purchase or sell your property or project, then please feel free to contact us directly at any time.





OUR SERVICES

COMMERCIALISATION

With the resurgence of property sales in key coastal areas of Spain we can make sure your properties and projects are top of any search for potential purchasers.

LEGAL

We offer a complete personalized legal assistance to individuals and corporations through tailored advice and services.

TECHNICAL / ARCHITECTS

SMH provides a complete service to help take projects from concept to reality using the best technical and architectural teams at our disposal.

ADMINISTRATION

SMH have a full in-house department dedicated to providing our team and our clients complete support in all administrative aspects of real estate management.

PROJECT MANAGEMENT

Our project management team implements a full support package and their services are tailored to meet the needs of each client, both on a project by project and portfolio basis.

PROCUREMENT

From individual complete projects, SMH have the experience and capability to ensure a quick, smooth and efficient purchase procedure.

FINANCE

Through long standing relationships with some of the finest commercial and private banking institutions we are committed to finding the correct financial options for all our clients.

LAND DEVELOPMENT

SMH are on hand to ensure that the prudent landowner or developer will be able to maximize their profits and minimize their risk on any size of project.

CONSTRUCTION

SMH Costa del Sol works in conjunction with some of the largest construction companies that have many years' experience in a wide range of project types, whether it be residential or commercial.

BUYERS

BUYERS GUIDE

There is a wide variety of choice when purchasing a property in Spain. Finding the perfect home is only the first step. The formalities of the purchase process in Spain are roughly as follows: reservation deposit, exchange of private contract, final completion / exchange at the Notary, and registration.



LAWYER

You should always be professionally represented during any property transaction in Spain to ensure a legally sound process. Using a lawyer is the best guarantee to avoid unexpected surprises. Your lawyer will make an extensive "search" of the property to be purchased and will ensure the most advantageous deal possible when negotiating with developers or any other vendors. He will keep you updated on the progress of the purchase and will provide you with full details of the financial aspects of the transaction.

CONTRACT & DEPOSIT

Once you have found the right property, usually through an estate agency, the first step is to make an offer. If accepted, you will have to pay a reservation fee to take the property off the market and freeze the price. The amount usually required is from €3,000 to €6,000 but may be greater depending on the value of the property.

If your offer is accepted, your lawyer will draw up a private purchase agreement between you and the vendor, in which the terms and conditions of the sale are stated, such as a completion date and the conditions of the transaction. This agreement should ensure the property is sold free of debts, charges, and encumbrances. Please note that properties in Spain are freehold, not lease hold as in the UK.



COMPLETING THE PURCHASE

Our law firm will prepare the documentation required for the transfer of ownership. On the appointed day, the buyer and seller, and/or their legal representatives will sign the official transfer of Title Deed at the notary's office. The witnessing of the deed by the notary acts as your legal safeguard that the change of ownership will be recorded in the official registry and completes the process, leaving you secure in the knowledge that your property purchase is official.

All properties in Spain should be registered with the land registry. The registry contains the details of the owner, the size of the property and information about mortgages, debts or judgements against the property. Only the persons or company named on the title deed have the right to sell the property.

Anyone having interests in Spain such as property, a bank account or otherwise, requires an NIE (identification) Number. This number is necessary for all non-residents. Your lawyer will be pleased to assist you with this matter and help with any other query that you may have about purchasing in Spain.

SPANISH WILLS

We recommend that you make a Spanish Will to dispose of your assets in Spain to avoid expensive and complex legal procedures in their disposition. Spanish laws protect family heirs in that they restrict the testator's freedom to dispose of their estate to anybody they choose.





COST OF PURCHASE

Generally speaking, you need to budget approximately 13% on top of your Spanish property purchase price. This will cover lawyer's fees (between 1-2%), notary public fees, land registry, stamp duty and VAT. Taxes differ according to whether the property is newly built or second hand. A breakdown of all the costs involved is provided below.

Property Transfer Tax

Which of these two taxes is levied will depend on the type of property you are purchasing. With resale property, there is a transfer tax of 8% of the deed value. In the case of new build property, 10% VAT is payable as well as 1.5% stamp duty. Notary public fee scale is fixed by law and may range from €300 for lower priced properties to €1000 for higher priced properties. As a rule of thumb, the Land Registry fees are approximately 60% of what the notary charges.

WHO PAYS WHAT?

THE BUYER IS RESPONSIBLE FOR:

- Transfer Tax (or VAT plus stamp duty when buying from a developer)
- Property Registration Fees
- Notary Charges
- Lawyer's Fees

THE SELLER IS RESPONSIBLE FOR:

- His own Capital Gains Tax on any increase in deed value
- Plusvalia Tax
- Selling Agent Fees

It's customary for the seller to pay the Plusvalia (a small tax based on the increase of the value of the land since the last sale). However, it may be stipulated that the buyer agrees to pay this tax. This usually occurs after completion.

MORTGAGE

At Anderson Premier Corporate Law, we arrange all types of mortgages and re-mortgages for all nationalities.

The mortgages that we offer are aimed specifically to meet your particular needs, whether you are purchasing one property for your own future residential use or alternatively, if you are building a portfolio of properties we can source the product to meet your needs.

We will ensure that you not only have the right kind of mortgage for your circumstances but also a mortgage at the best rates from the best lender for your situation.



NECESSARY ITEMS FOR A MORTGAGE REQUEST

EMPLOYEES

1. Photocopy of Passport
2. Filled out application forms
3. Last 3 months payslips
4. Latest tax declaration (P60 if from the UK)
5. Nota simple (+ Copy of Title deed from Property Register)
6. Purchase contract (if done already)
7. NIE (required before the deeds are done)
8. Employers' reference of Minimum 24 months fixed employment
9. Credit Report (ex. Equifax)
10. Balance sheets or other certificates of funds for the purchase

SELF-EMPLOYED

1. 2 Latest Tax returns
2. A breakdown of assets and liabilities, issued and signed by a "chartered accountant" for the last two years
3. Filled out application forms
4. Photocopy of Passport
5. Nota simple (+ Copy of Title deed from Property Register)
6. Purchase contract (if done already)
7. NIE (required before the deeds are done)
8. Accountant's reference of Minimum three years working as self-employed
9. Credit Report (ex. Equifax)
10. Balance sheets or other certificates of funds for the purchase

If the applicant has other sources of income such as rental income, pension etc. the certificates should be supplied accordingly. If there are other loans in Spain, 3 latest payment certificates should be provided by the client's Bank



THE SOURCE OF FUNDS
FOR THE HOUSE PURCHASE
MUST BE DOCUMENTED.

Example: Certificate on equity
release in principle on habitual
dwelling, Balance sheets,
Savings Deposits etc.)

ORIGINALS OF ALL
DOCUMENTS MUST BE
PRESENTED BEFORE
SIGNING THE DEEDS.



VENDORS

PROPERTY SERVICES

PROPERTY BROCHURES

Your property is presented in a well-prepared folder including professional photos, description of the property, property details, plans, evaluation and a lot more in order to grab the buyer's attention and show the property in the best possible light.



PREMIUM LISTING

High end properties benefit from the full premium treatment which we will be happy to provide. Extras include drone photography, 3D Virtual Tour, mini-feature video shoot with professional models, standalone website, press advertising, extensively promoted open day event and a specifically tailored Internet and Social Media marketing campaign.

PROPERTY VALUATION

We offer a full report of your property. A professional evaluation with a variety of possible improvements and quotes, as well as energy certificates and other related issues.



FOR SALE SIGNS & DISPLAYS

The "For sale" sign is a very effective tool that targets the segment that is actually looking to buy your property.

WEB & SOCIAL MEDIA

For any business, a good website design is all important, it has to be visually attractive and user friendly, with all the key points that company wants to get across only one click away.

The internet is constantly present, whether it be in our homes or on our phones. It is important to us that we create a great website that represents both our company and yours.



WEB

Create a website that caters for all your company needs, providing all the information required by your clients.

SOCIAL MEDIA

As well as having a website, it is important to have a social media presence, as it helps immensely towards marketing and getting your company name out there. Your property will be featured in all our social media channels; Facebook, Instagram, YouTube etc.



INTERNET PORTALS & MARKETING

INTERNET PORTALS

Apart from our websites, we believe it is important to be seen on the internet portals used by our customers, which is why we work with Hemnet in Sweden and Idealista and Fotocasa in Spain.

WEBSITE DEVELOPMENT

CORPORATE WEBSITES

COMMUNITY PORTALS

E-COMMERCE WEBSITES

EMAIL PORTALS

FLASH WEBSITES

SHOP WINDOWS

CUSTOM WEBSITES



MARKETING

Marketing is crucial for any business. There are so many key factors to think about when building an effective strategy that can lead to a successful company.

Marketing services like open house, events etc. Our team at SMH are highly experienced and have worked in marketing for many years, making sure that we point you in the right direction to build an effective, successful, and profitable event.



NEWSLETTER & MAGAZINE

WEEKLY NEWSLETTERS

Every week, SMH e-mails a newsletter to over 18,000 subscribers, to provide general information about the Costa del Sol as a lifestyle destination, about the current state of the market and highlighting our current hot properties and favourite new developments. We also inform them on upcoming events. This is a highly popular and effective marketing tool.



MAGAZINE

SMH is present in premium real estate magazines on the Costa del Sol, providing all the information to cover your needs when looking for a new property on the southern coast of Spain.

PROJECT MANAGEMENT

Our specialty is adding value to the client's project with our experience and technical capacities, offering our full project management services or carrying out the different parts of the project: previous tests, risk management, decision-making process, planning, design, monitoring, implementation, completion and operation.

PROJECT MONITORING

The purpose of monitoring a project is to oversee the activities of a third party and their collaborators during the various stages (construction, delivery and post-sale) to ensure that all parties have complied with the planned obligations and schedules.

TECHNICAL DUE DILIGENCE AND ENERGY AUDITS

Through our technical due diligence reports, we facilitate real estate operations, evaluating the building's condition and verifying its compliance with the pertinent local and national regulations. We analyse the building's initial energy consumption and cost in order to evaluate cost saving measures, investment levels and their profitability parameters.

CONSTRUCTION MANAGEMENT

With our construction management service, we develop the contractual aspects and execution of the work, and coordinate the possible contracts, maintaining the objectives initially set with the client as regards quality, cost and deadline.



LEGAL DEPARTMENT



LEGAL DEPARTMENT

Our legal department started as a family law firm with the singular purpose of offering the best possible service to our clients. It has grown significantly and is now one of the most experienced law firms in southern Spain.

We are a full-service law firm with an international focus that operates on the principles of integrity, discretion, neutrality and service, representing the interests of the client first and foremost. Our primary goal is to ensure a friendly, efficient result with high professional standards. As we have an international client base our staff members speak several languages; English, Swedish, Norwegian, Spanish, Italian, French, Russian and German. All the main partners are fluent in English and are involved in the handling of client's affairs. We follow a policy of full transparency with regard to our fees and services.

Our head office is based in southern Spain with regional offices operating in the Costa del Sol. In combination with our network of associated European offices, we are able to offer our clients the most dedicated and focused services available today. Our legal department is run, above all, for and on behalf of its clients. Experience has taught us that a satisfied customer is certain to bring us even more business by referral.

Each case entrusted to us is overseen at all times by a partner, who is responsible for directing the professionals who work on it. When difficulties or the circumstances of the case dictate, a team of partners will evaluate and advise. We have various departments that back-up its management services. Their goal is to adapt the running of the office to the needs and demands of its customers. This constitutes a considerable source of added value, both internal and external.

Our legal and economics professionals work closely together to achieve a seamless crossover.



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