



Uridical support and mounting PURCHASE OF A HOUSE IN SPAIN Buying a house and before delivering of any money to avoid its loss or other problem connecting with mortgage it's necessary to check THE REGISTER SITUATION OF THE HOUSE.

Request the register data and SIMPLE NOTE to verify that this house doesn't have any charge, and to check the real holders of property (or persons authorized to sell the house). The banks and other financial institutions don't give mortgage to problematic houses.

HOUSE PURCHASE FINANCING If you don't have enough money to pay, the best way to solve your problems is through mortgage with financial institution. The mortgage is a bank loan where refund of the main, interests and other costs are assured.

ADVANTAGE - refund instalments may be 30, 35 or 40 years and it's possible to settle month fee to each person, also interests are low, Euribor differential is from 0.5% to 1.50%, depends of financial institution, advance cancelation commissions may be from 0% to 1% max. The best way to house purchase. Bank loans don't used to cover 100% of house price, usually they are from 80% up to 95% of assess value of house realised by bank assess society.

In case of bank loans for foreigners without spanish residence it's up to 70%.