

The file of your property, paper by paper

The documents you will always be asked for, where to get them, and what to compare with what.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- The purchase deed. If you cannot find it, the notary who authorised it keeps the original and can issue you a copy.
- A nota simple from the Land Registry, which says who the owner is and what charges exist. It is requested on the registrars' electronic office.
- The descriptive and graphic extract from the Cadastre, with the cadastral reference and the surface area.
- The latest IBI and refuse bills, with the amount and the account they are debited from.
- The energy performance certificate, the home insurance policy, the community's certificate that you are up to date, and the electricity, water and gas contracts with their latest bills.

2 · The order to do things in

- 1 Start with the deed and the nota simple: those two say what is yours and what charges sit on it.
- 2 Compare the cadastral reference and the surface area from the Cadastre with what the deed says. If they differ, note it: fixing it takes weeks, and it is not done the day before a sale.
- 3 Gather the year's bills (IBI, refuse, community, utilities) and note on each the debit date and the account.
- 4 Check expiry dates: energy certificate, insurance, and any licence or occupancy document. Put each date in your calendar.
- 5 Scan everything as PDFs with clear names (year, type of document) and keep a copy outside the Spanish house.
- 6 Write at the end the list of what is missing. A file that says "missing" is worth more than one that fills in gaps.

3 · The mistakes we see again and again

- Discovering on the day of the sale that the Cadastre and the Land Registry do not say the same thing about the same house.
- Keeping the only paper copy in the Spanish house, which you will not see again until June.
- Mixing up the nota simple with the deed: the first is information from the registry, the second is your title.

- Treating an expired energy certificate as valid because "it was done when we bought".
- Forgetting the community certificate saying you are up to date, which is requested from the administrator and takes a few days.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Sede Electrónica del Catastro**

<https://www.sedecatastro.gob.es/>

- **Colegio de Registradores, sede electrónica (nota simple)**

<https://sede.registradores.org/>

- **Suma Gestión Tributaria (Alicante), el IBI**

<https://www.suma.es/concepto-ibi>

- **Ley 49/1960 de propiedad horizontal, texto consolidado**

<https://www.boe.es/buscar/act.php?id=BOE-A-1960-10906>

If you would rather we did it

€190 the complete file, as a PDF, in your language and in Spanish

€59 a year the annual update, with the expiry reminders

We collect, we check against the original and we quote the source and the date of every item. We invent none of them, and where a paper is missing the file says "missing". It does not replace a nota simple or a surveyor's report.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

Information guide, not legal or tax advice. contact@holaowners.com · holaowners.com