

The seller's papers, in the order in which they are slow

No sale falls through over price. It falls through over the paper that depends on a third party and that nobody asked for in time.

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 and an up-to-date nota simple from the Land Registry: it says who is recorded as owner and whether there are charges.
- The latest IBI bill, with the cadastral reference, and the refuse bill.
- A valid energy performance certificate, signed by a competent technician and registered with your region.
- The community of owners' certificate confirming you are up to date. The administrator signs it and it takes days.
- Whichever occupancy certificate your municipality requires, and the bank's zero-debt certificate if there was a mortgage.
- Your valid NIE or NIF and that of every co-owner, plus a power of attorney if one of you will not attend the signing.

2 · The order to do things in

- 1 Order the nota simple before you sign with anyone. If the Registry says something other than what you believe, better to know now.
- 2 Commission the energy certificate on day one: it depends on a technician's diary and on a regional register.
- 3 Ask the community for the up-to-date certificate in writing, stating the expected signing date.
- 4 Ask the town hall which occupancy certificate it requires for your street, and order it as soon as you know.
- 5 If there was a mortgage, check whether it is cancelled at the Registry, not merely paid off. Registry cancellation is a separate step with its own timescale.
- 6 Put everything in one folder with an index and dates, and take it to the notary before the eve of signing.

3 · The mistakes we see again and again

- Starting with the agency and leaving the papers to the end. The buyer brings their date, and the date does not wait for a certificate.

- Believing a paid-off mortgage is a cancelled one. Paid and cancelled at the Registry are not the same, and the difference shows up on signing day.
- Reusing an expired energy certificate. It has a limited validity and the notary checks it.
- Forgetting the community certificate. It is among the quickest to ask for and among the most often missing.
- Not checking whether the Cadastre and the deed state the same square metres. A discrepancy can be fixed, but not in forty-eight hours.

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/>

■ Registradores de España, nota simple del Registro de la Propiedad

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

■ IDAE, certificación energética de edificios

<https://www.idae.es/>

■ Ley 49/1960 de Propiedad Horizontal, certificado de estar al corriente

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

If you would rather we did it

€290 the complete seller's file, with whatever is missing already ordered

€120 the check only: what you are missing in order to sign

We are not an estate agency, we do not value your house and we do not find buyers: we take no commission on the sale and we have no interest in you selling quickly. The energy certificate is signed by a competent technician and the deed is authorised by a notary; we gather, check and flag what is missing.

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