

# Buying a House in Spain: Steps & Typical Timeframe

## 1. Overview: How Long Does It Take?

Buying a property in Spain typically takes **6 to 10 weeks** from offer acceptance to completion, assuming there are no legal or planning issues.

The process is **front-loaded with checks**, meaning time is spent verifying the property *before* signing the final deed at the notary.

Key players include:

- Buyer and seller
- Estate agent
- Lawyer
- Bank (if financing)
- Notary
- Land Registry

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## 2. Step One: Offer & Reservation (Week 1)

Once a buyer agrees on a price, the first step is usually a **written offer**, followed by a **reservation agreement**.

**What happens here:**

- Property is taken off the market
- Buyer pays a reservation deposit (typically €3,000–€6,000)
- Basic legal checks begin

**Timeframe:**

This usually happens within **a few days to one week**.

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## 3. Step Two: Legal Due Diligence (Weeks 1–3)

This is the **most important stage**.

The buyer's lawyer checks:

- Ownership and title at the Land Registry

- Outstanding debts or charges
- Planning status and licences
- Community fees
- Utility connections
- LPO or alternative planning status

If issues arise, this stage can extend the timeline, or the buyer may renegotiate or withdraw.

**Timeframe:**

Normally **1 to 3 weeks**, depending on property complexity.

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## 4. Step Three: Private Purchase Contract (Weeks 2–4)

Once legal checks are satisfactory, both parties sign a **private purchase contract**, often called *Contrato de Arras*.

**What this involves:**

- Buyer pays **10% of the purchase price**
- Completion date is agreed
- Penalties apply if either party withdraws

This contract legally commits both sides to complete.

**Timeframe:**

Signed within **2 to 4 weeks** of reservation.

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## 5. Step Four: Mortgage & Final Preparation (Weeks 3–6)

If the buyer requires a mortgage:

- The bank valuation is carried out
- Mortgage approval is issued
- Mortgage deed is prepared

At the same time:

- Final funds are arranged
- Notary appointment is booked
- Completion statements are prepared

**Timeframe:**

Approximately **2 to 4 weeks**, often running alongside legal checks.

## 6. Step Five: Completion at the Notary (Week 6–10)

Completion takes place at a **Notary Public**.

**What happens:**

- Buyer pays the remaining balance
- Title deed (*Escritura*) is signed
- Keys are handed over

From this moment, the buyer is the legal owner.

This step itself takes **one day**, but scheduling can affect timing.

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## 7. Step Six: Post-Completion Formalities (After Completion)

After completion, the lawyer:

- Pays transfer taxes or VAT
- Registers the property at the Land Registry
- Changes utilities into the buyer's name

This stage takes **2 to 6 weeks**, but does not delay occupancy.

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## 8. Key Factors That Affect Timing

Delays usually come from:

- Missing licences or planning issues
- Mortgage approval
- Seller documentation
- Complex ownership structures

A clean, legal property with cash buyers can complete in **as little as 4 weeks**.

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## Final Takeaway

Buying property in Spain is **structured but documentation-driven**.

The key to speed is **early legal checks**, not rushing to completion.

A well-managed purchase balances **due diligence with realistic timing**.