



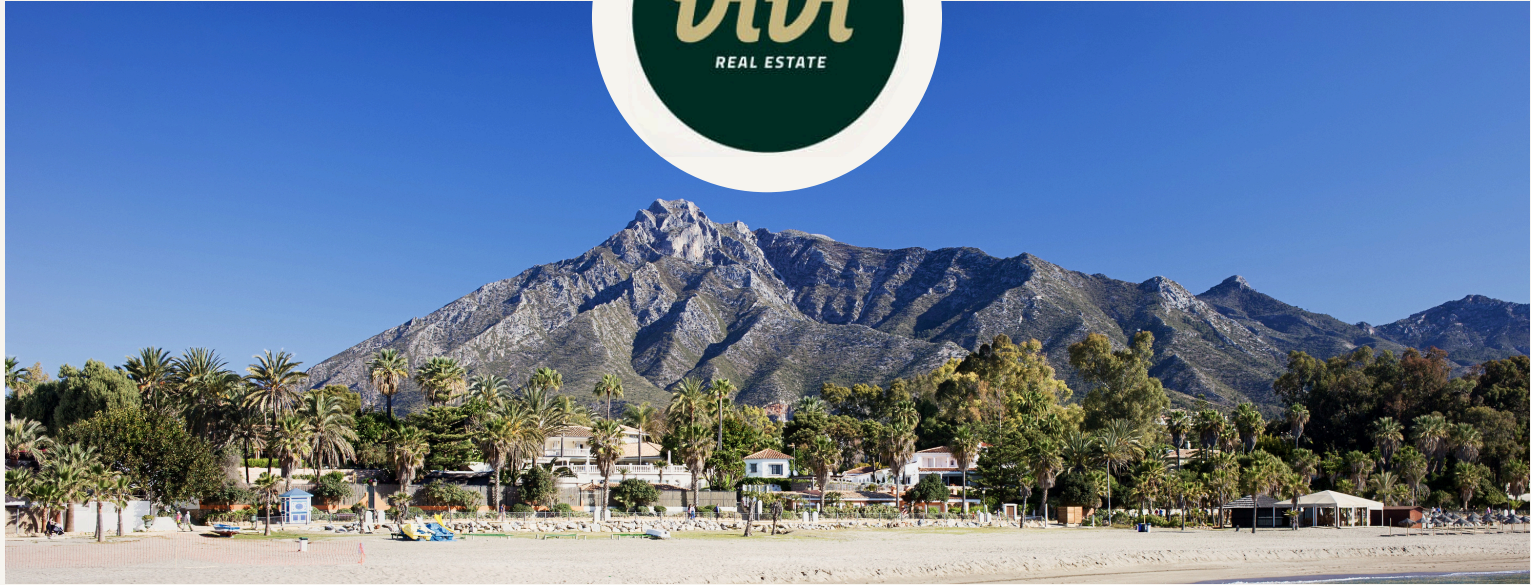
**vivi**

REAL ESTATE

# BUYING GUIDE **COSTA DEL SOL**

*from search to purchase*





## In search of your ideal home

Every successful purchase starts with understanding you.

Before viewing any properties, we take the time to understand your wishes, lifestyle preferences, budget, and long-term goals. Whether you are looking for a permanent home, a second residence or an investment property, your dedicated ViVi advisor translates your vision into a focused and carefully curated property selection.

Rather than overwhelming you with endless listings, we work with selection and strategy. Each property we propose has a clear reason behind it.

Through our extensive local network, we provide access to:

- The full Costa del Sol property market
- Both new developments and existing homes
- Carefully sourced off-market opportunities

You work with one dedicated advisor throughout the entire process.

If you come across interesting properties yourself, you can simply share them with us — we verify availability, pricing, legal status, and potential.

When you visit Spain, we organize efficient private viewings and guide you objectively, helping you assess:

- Location and lifestyle fit.
- Long-term value and resale considerations
- Rental potential and investment performance

Our aim is not to sell quickly, but to help you make a confident, well-considered decision.



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## Professional negotiation & Buyer-Focused guidance

Once you have identified the right property, we guide you through the offer and negotiation process in a structured and professional way.

### We advise you on:

- Realistic market value
- Negotiation strategy
- Conditions, timelines, and payments

We negotiate firmly and transparently on your behalf, always with your interests as the starting point. This applies to both resale properties and new-build developments.

## Legal guidance & complete peace of mind

Buying property in another country requires proper legal protection.

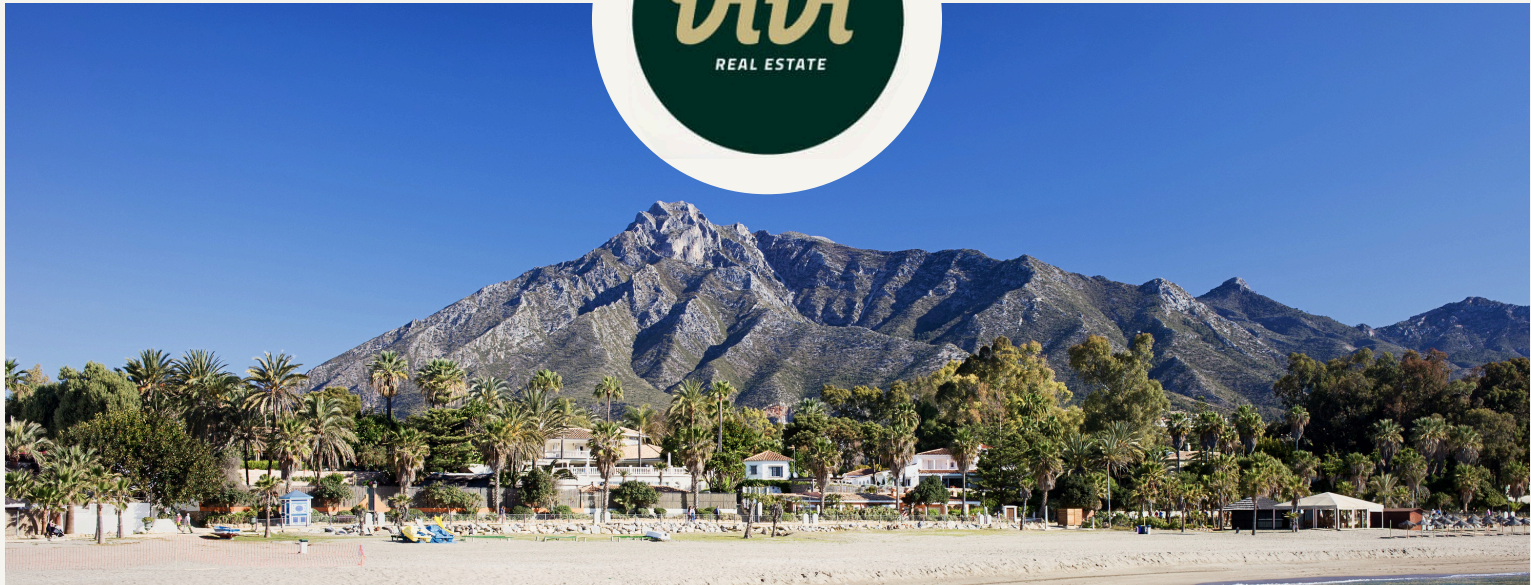
That is why we work with independent, multilingual real estate lawyers who are highly experienced in the Costa del Sol market.

### Your legal guidance includes:

- Full due diligence on the property
- Verification of ownership, licenses and permits.
- Checks on debts, community fees and legal compliance.
- Preparation and review of all contracts
- Application for your NIE number (Spanish tax identification)

To secure a property, a reservation agreement is signed, and a deposit is paid (typically €6,000 + IVA for new builds). From this moment on, every legal and administrative detail is carefully checked before the purchase proceeds.

If financing is required, we can introduce you to trusted mortgage advisors who assist international buyers in obtaining a Spanish mortgage of up to 70% of the purchase price, subject to conditions.



## Buying costs – Clear and transparent

We believe that clarity creates confidence. In addition to the purchase price, the main buying costs in Spain are:

- Transfer tax (existing properties): 7%
- VAT (new builds): 10%
- Legal fees: approximately 1% + IVA
- Notary and land registry costs: approximately 1–2% + IVA

Estimated total additional costs:

- Existing properties: approx. 9%
- New-build properties: approx. 13–13.5%

**Good to know:** As a buyer, you pay nothing for ViVi Real Estate's services. In Spain, estate agents are paid by the selling party.

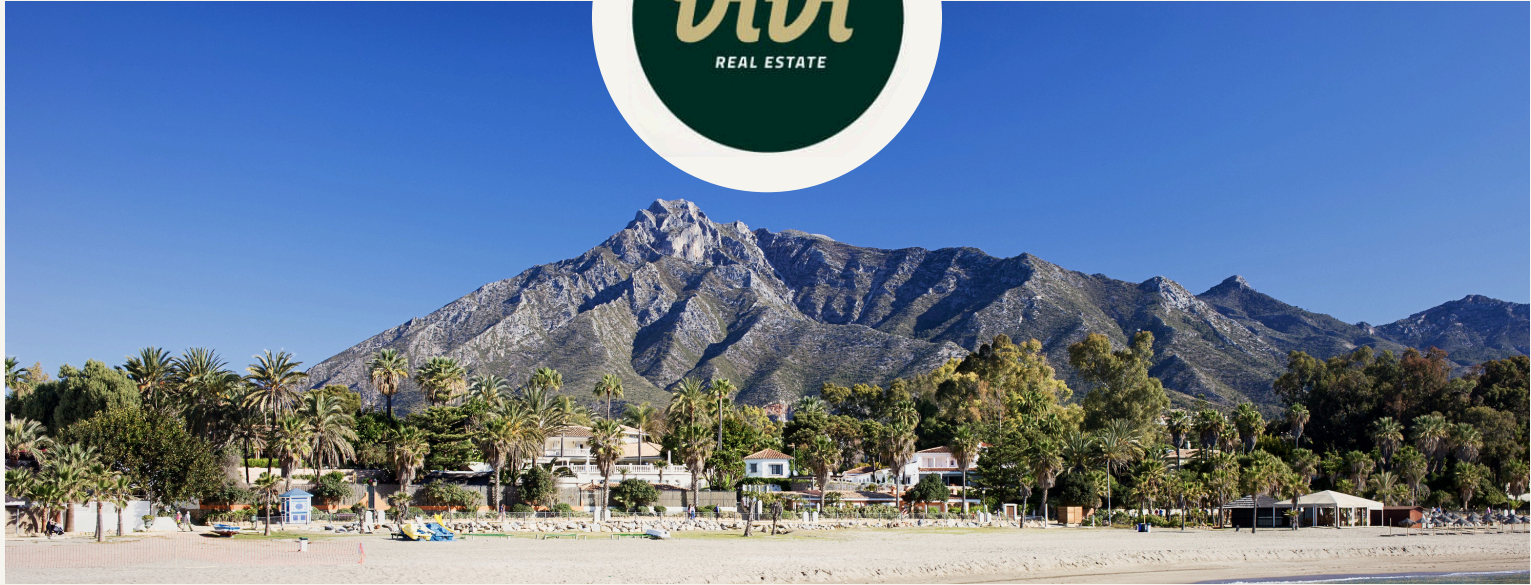


## From purchase to ownership – Ongoing support

Our role does not end at the notary. After completion, we assist with:

- Transferring utilities into your name
- Practical matters before moving in
- Answering questions whenever they arise

Many of our clients live abroad or use their property only part of the year. For them, continuity, reliability and a single point of contact remain essential.



## Rental & Property Management with ViVi Homes

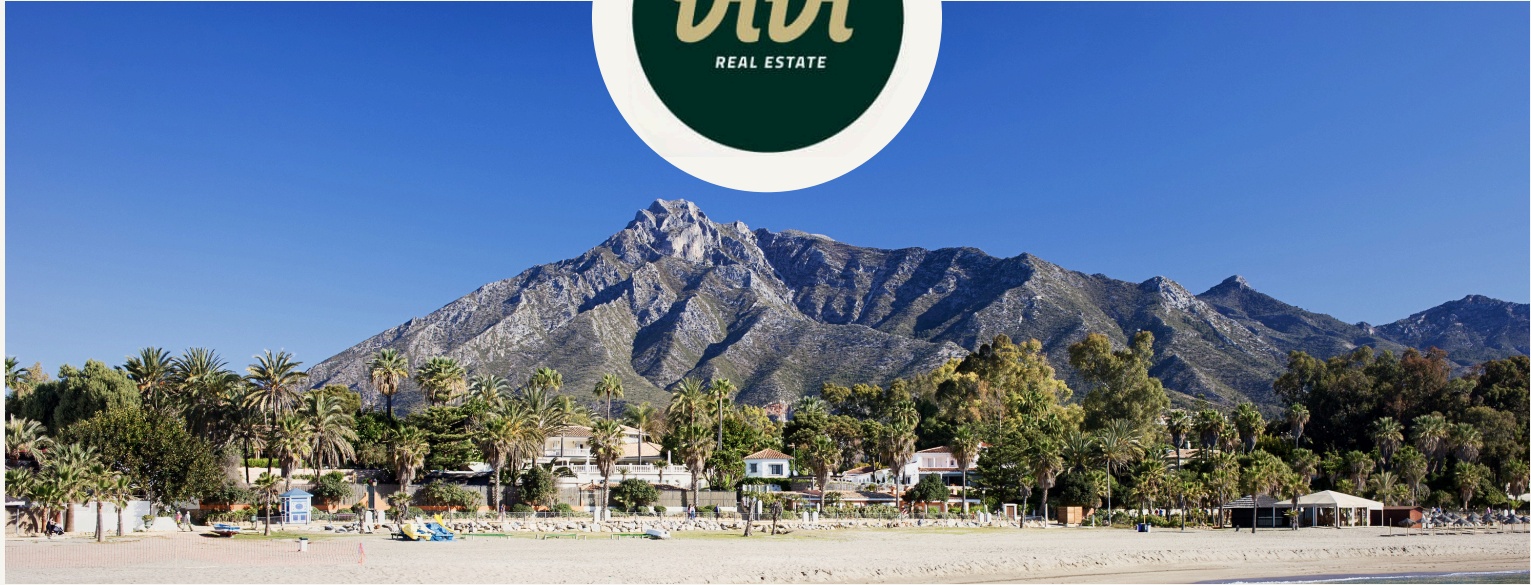
If you plan to rent out your property, ViVi Homes provides professional in-house rental and property management.

Our services include:

- Professional marketing and pricing strategy
- Reservation and calendar management
- Guest check-in and check-out
- Cleaning, inspections, and maintenance
- 24/7 multilingual support

Whether you choose holiday rentals, mid-term rentals or full management, our goal is simple: hands-off ownership and well-managed returns.





## The buying process, step by step

### Step 1: Orientation & strategy

Clear goals, a strong plan.

#### What are you looking for?

A villa, a sea-view apartment or an investment property? We help you define your ideal home **and** dream location.

#### Understanding your budget

A complete overview of all costs involved: purchase price, taxes, legal fees and more.

#### Financing arranged

If needed, we can connect you with trusted mortgage advisors.

### Step 2: Selection & viewings

Focused selection and efficient private viewings.

#### Tailored property selection

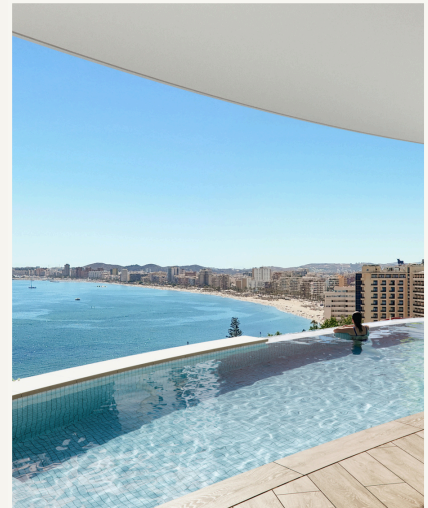
We only select properties that truly match your wishes and requirements.

#### Private viewings

Efficiently organised with one of our experienced real estate agents.

#### Compare & choose with confidence

We guide you through every consideration: lifestyle, return on investment and future value growth.





### Step 3: Offer & negotiation

Strategic advice and professional negotiation.

#### Submitting an official offer

We advise you on the right offer and submit it on your behalf.

#### Professional negotiation

We negotiate firmly on both price and conditions.

#### Confirmation & reservation

Once accepted, the property is immediately confirmed and reserved for you.

### Step 4: Legal & administrative Process

Independent legal guidance and due diligence.

#### Legal experts

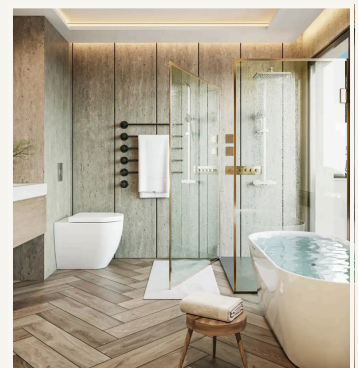
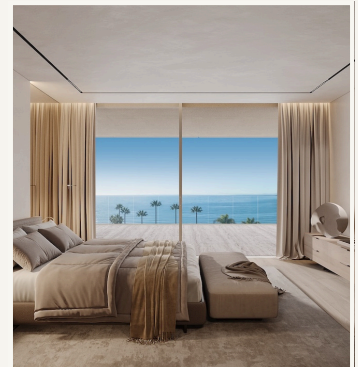
We connect you with independent real estate multilingual lawyers and highly experienced in the local market.

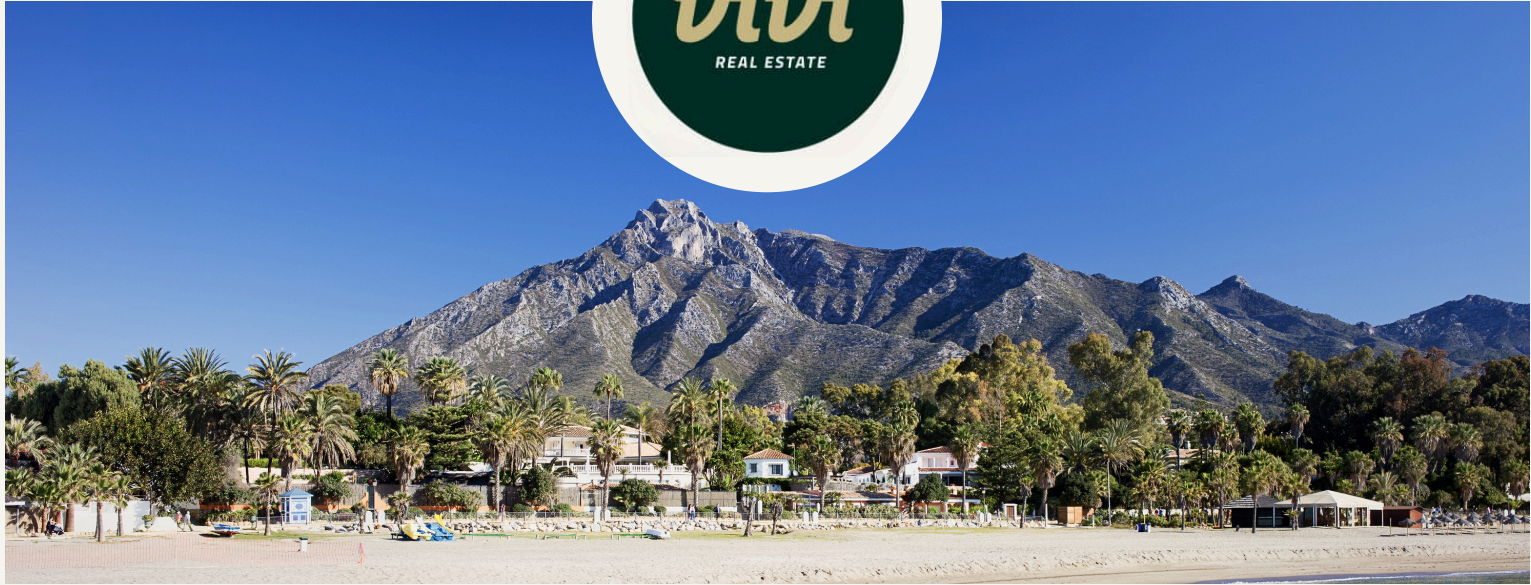
#### Applying for your NIE number

Your lawyer will arrange your Spanish tax identification number, which is required for purchasing property in Spain.

#### Checks and contracts

Full due diligence and a clear purchase contract, ensuring everything is legally sound.





## **Step 5: Completion at the notary**

Secure payment, signing of the title deed and registration.

### **Secure payment**

Your lawyer coordinates the full payment process, including taxes.

### **Signing at the notary**

You (or your legal representative) sign the title deed. We'll be there with you.

### **Registration in your name**

Your property is officially registered in your name in the Spanish Land Registry.

## **Step 6: After-sales support**

Utilities, management, and practical arrangements.

### **Utilities connected**

Water, electricity, internet – all arranged and transferred into your name.

### **Property management & rentals**

From maintenance to holiday rentals: ViVi Homes can take care of it all for you.

## **Step 7: Moving in & Interior Design**

Renovation, furnishing and relocation support through trusted local professionals.

### **Your home, ready to move into**

From renovation to furnishing: ViVi works with the best local professionals. Our Interior Design department offers tailored advice and can take care of the complete furnishing of your home.

### **Tailored relocation support**

ViVi helps make your transition to your new life in Spain smooth and stress-free.

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## Discover the Costa del Sol

Each area has its own character and appeal. We help you choose what truly fits your lifestyle and objectives.

📍 **Estepona**

Authentic charm with modern developments



📍 **Fuengirola**

Lively, practical and well connected



📍 **Málaga**

Vibrant, cultural and fast-growing



📍 **Marbella**

International luxury, golf and prestige



📍 **Mijas**

Charming, space, scenic and beautiful





## Buying property abroad does not have to be complex or uncertain.

With ViVi Real Estate, you benefit from:

- Clear guidance
- Local expertise
- One dedicated advisor
- Support before and after



## Ready to take the next step?



Contact us

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