APMLS

CONSUMER GUIDES

Documents for buying: from reservation to completion

Request and compare records before taking on commitments that may be hard to unwind.

What matters

• Property: current registry certificate, tax record, energy certificate, available building/use records and relevant condominium information.

• Parties: IDs, NIF, marital status and authority to sign where needed; compare the seller with registered owners.

• Reservation and promissory agreement: review drafts, receipts, payee, deadlines, finance and document conditions, and default terms.

• Finance: FINE, approval, valuation and availability of funds must fit the contractual timeline.

• Completion: confirm taxes, sale document, discharge of agreed charges and registration. No requirement to show certain planning documents at completion does not prove compliance.

Questions and notes

01 Missing record, responsible person and date:

02 Conditions to include before paying a deposit:

03 Who checks charges, condominium and alterations?

Official sources

IRN | Certidão permanente predial

Justiça | Balcão Casa Pronta

Decreto-Lei 10/2024 | Simplificação urbanística

AT | Compra da casa: IMT e IS

General information, not legal, tax, financial or technical advice. Verify current rules and property-specific facts before deciding. APMLS is independent of the brokerage and is not a party to the transaction.