Befory full report for the buyer

Apartment, Calle del Prototipo 18, 4th floor, door 9, large city in the province of Valencia · €315,000 (advertised) · property portal, listing no. 000000000

For: Buyer · Checked: September 2026

Anonymised example of a real Befory full report. Address, numbers, amounts, dates, areas and price have been changed; any resemblance is coincidental.

PROCEED AFTER CLARIFICATION **The apartment is confirmed. Before any deposit, resolve the garage, the old mortgage and the documents.**

Viewing. You can go. On site, check door number 9, compare the rooms with the plan you received and ask to see the specific parking space.

Money and contracts. Do not sign a reserva or arras and do not transfer money until it is clear how the garage is registered, you have the bank certificate on the old mortgage, and you have the ocupación, IBI and comunidad documents.

Main conclusion

The Nota Simple confirmed that this is the right apartment: address, floor, door and share in the building, a single owner and no documents pending registration. That is a good result.

But the extract registers the apartment **without a garage**, although the listing includes a garage in the price, and a **bank mortgage** is still recorded on the apartment, although its registered repayment date passed in 2016. Both issues must be resolved with documents before any deposit.

What changed after checking the documents

In the preliminary report the apartment was found in the Catastro, but the owner, encumbrances and garage were unknown. The Nota Simple settled whether this is the right apartment and who owns it. Instead, two specific questions emerged: the garage and the uncancelled mortgage entry.

What is confirmed

Fact	What the document shows	Why it matters
Apartment	Finca 00000, CRU 00000000000000; Calle del Prototipo 18, planta 4, puerta 9	This is the legal unit you are buying
Match with the Catastro	Same share in the building (2.4%), same address, floor and door	Listing, Catastro and Registro refer to the same apartment
Owner	A single owner, 100% ownership, bought in 2005	An abogado still checks who signs and whether any consents are needed
Type of entry	«Vivienda piso sin anejos» — apartment without an attached garage or storage room	The garage from the listing is not part of this entry
Mortgage	Lending bank; amended terms — repayment by 2016; entry not cancelled	A bank certificate and cancellation of the entry are needed
Other entries	Two servidumbres carried over when the building was divided; old tax notes with expired terms	An abogado assesses what the servidumbres cover
Documents pending	None at the date of the extract	A new extract is needed before signing

Fact	What the document shows	Why it matters
Social housing (VPO)	No	No price or resale restrictions on this ground

What the seller stated

Statement	Status
Price €315,000	Stated in the listing; market value not assessed
Garage included in the price	**Contradicts the Nota Simple: apartment «sin anejos»**
107 m² built, 99 m² usable area	Registro shows 118.40 m² built; 99 m² usable not confirmed by documents
3 bedrooms, 2 bathrooms, balcony	Matches the plan received, but the plan is not confirmed as the plan of door 9
Vacant, good condition, lift	Not confirmed by documents; a viewing is needed
Agency commission 5% + IVA paid by the buyer	A written agreement is needed before the reserva

Main discrepancies

Item	Listing	Registro, Catastro, plan	Conclusion
Garage	Included	Registro: «sin anejos»; the Catastro records garages as separate units	**Documents for the space needed**
Built area	107 m²	Registro: 118.40 m²; Catastro: 107 m²	**Explain via the escritura**
Usable area	99 m²	Plan: rooms 86.70 m² + balcony 6.90 m²	**Not confirmed**
Plan	—	File name says «PTA 10», but the apartment is door 9; door 10 is the neighbour	**Confirm**
Cadastral reference	0000000XX0000X0001XX	Not stated in the Nota Simple	**Check via IBI**

Mortgage

A 2004 bank mortgage with a principal of €81,300 is registered on the apartment. In 2005 the terms were amended, and the registered repayment date was set for 2016.

The registered term expired long ago, but that proves neither that a debt exists nor that it does not. The entry does not disappear by itself: it is cancelled on the basis of a bank document. Before the arras the seller must show a bank certificate. If there is no debt — notarial cancellation of the entry before or on the day of the sale. If there is a debt — repayment from the price at the escritura. An abogado checks the arrangement together with the notary.

Main risks

Issue	Level	What could happen	What closes the risk
Garage not part of the apartment entry	**High**	You pay for a space that does not pass to you under this sale, or you get a space with debts	Space number, its cadastral reference, finca and separate Nota Simple; both units in the contract

Issue	Level	What could happen	What closes the risk
Uncancelled mortgage	High	The encumbrance stays on the apartment after purchase	Bank certificate, cancellation of the entry or amount held by the notary, new extract
Ocupación and planning status	High	Problems with utility contracts, the buyer's mortgage or use	Valid declaración responsable de segunda ocupación for door 9
Comunidad debts and derramas	High	Part of the previous owner's debts may pass with the apartment; large levies possible	Certificado de deudas, cuota, derramas, latest actas
Occupants	High	You cannot move in straight away	Written confirmation and a vacant-possession clause
Area and plan	Medium	The apartment turns out smaller than expected	Signed plan of door 9, escritura, measurement if needed
Servidumbres	Medium	Restrictions on windows, works or passage	Document on the division of the building; abogado's assessment
Commission 5% + IVA	Medium	About €15,750 plus IVA on top of the price	Written agreement with amount, payment date and refund terms
Holiday letting	If this is your goal	Municipal rules may not allow tourist accommodation on this floor	Tell us your goal; a separate check if needed

What must be done before the arras

1. **Garage.** Obtain the space number, its cadastral reference, finca, CRU and Nota Simple. State both fincas and the price of each in the contract.
2. **Mortgage.** Obtain the bank certificate and set out in the contract how and when the entry is cancelled and who pays the costs.
3. **Link to the Catastro.** Obtain the latest IBI receipt with the apartment's cadastral reference and the seller's escritura.
4. **Ocupación.** Obtain the valid document for door 9 and confirmation that there are no planning proceedings.
5. **Comunidad.** Obtain the certificado de deudas, cuota, derramas, latest actas and estatutos.
6. **Seller and occupants.** Confirm who signs and on what basis the agent acts; obtain confirmation of vacant possession.
7. **Plan and certificate.** Confirm that the plan belongs to door 9; obtain the registered CEE.
8. **Commission.** Agree the terms in writing before the reserva.
9. **Protect the deposit.** Give the draft reserva or arras to an abogado: the money is refunded if points 1–7 are not met. Before signing — a new Nota Simple.

Personal document list

Request before any deposit

- Parking space number, its cadastral reference, finca, CRU and Nota Simple.
- Bank certificate and the procedure for cancelling the mortgage entry.
- Latest IBI receipt and the seller's escritura.
- Ocupación document, registered CEE, comunidad documents.
- Signed plan of door 9, confirmation of vacant possession, commission terms, draft reserva or arras.

Check before the escritura

- New Nota Simple for the apartment and the garage; document cancelling the mortgage or carta de pago.
- Certificates of no debt for IBI and utilities; meter readings.

IN SPANISH — COPY AND SEND TO THE AGENT

Buenos días:

He revisado la nota simple de la vivienda de Calle del Prototipo 18, planta 4, puerta 9 (anuncio n.º 000000000 en el portal inmobiliario). Antes de firmar una reserva o arras, o de entregar cualquier cantidad, necesito lo siguiente:

1. La nota simple describe la finca 00000 como «sin anejos». Indiquen qué plaza de garaje se incluye en el precio y envíen su número, referencia catastral, finca registral, CRU y nota simple.

2. Certificado de la entidad acreedora sobre la situación de la hipoteca inscrita y el procedimiento previsto para su cancelación registral.

3. El último recibo del IBI con la referencia catastral 0000000XX0000X0001XX y la escritura de compraventa de la parte vendedora.

4. Confirmen que el plano «PTA 10» corresponde a la puerta 9 y cómo se obtienen los 99 m² útiles anunciados.

5. El título de ocupación vigente y la confirmación de que no existen expedientes urbanísticos abiertos.

6. El certificado de deudas de la comunidad, la cuota actual, las derramas aprobadas o previstas, las últimas actas y los estatutos.

7. El certificado de eficiencia energética registrado.

8. Confirmación de que la vivienda se entregará libre de ocupantes, e indicación de quién firmará y con qué poder actúa el agente.

9. Las condiciones de los honorarios del 5 % más IVA y el borrador de reserva o arras antes de cualquier firma o pago.

Muchas gracias. Un saludo,

[Your name]

ENGLISH TRANSLATION — FOR YOU

Hello,

I have reviewed the Nota Simple for the apartment at Calle del Prototipo 18, 4th floor, door 9 (listing no. 000000000 on the property portal). Before signing a reserva or arras, or handing over any money, I need the following:

1. The Nota Simple describes finca 00000 as «sin anejos». Please tell me which parking space is included in the price and send its number, cadastral reference, finca registral, CRU and Nota Simple.

2. A certificate from the lending bank on the status of the registered mortgage and the planned procedure for its cancellation in the Registro.

3. The latest IBI receipt with cadastral reference 0000000XX0000X0001XX and the seller's escritura.

4. Confirmation that the plan «PTA 10» belongs to door 9, and how the advertised 99 m² of usable area is calculated.

5. The valid ocupación document and confirmation that there are no open planning proceedings.

6. The comunidad certificate of debts, the current fee, approved or planned derramas, the latest actas and the estatutos.

7. The registered energy performance certificate.

8. Confirmation that the apartment will be handed over free of occupants, and who will sign and on what authority the agent acts.

9. The terms of the 5% + IVA commission and the draft reserva or arras before any signature or payment.

Thank you very much. Kind regards,

[Your name]

Who to pass the questions to

Abogado	Garage as a separate finca, mortgage cancellation, servidumbres, seller's authority, arras terms and deposit refund
Bank and notary	Bank certificate, carta de pago and cancellation of the entry
Arquitecto or aparejador	Comparing the plan with the apartment and explaining the areas
Administrador de fincas	Debts, fees, derramas, minutes, garage rules
Ayuntamiento	Ocupación; if in doubt — certificado de circunstancias urbanísticas
Tax adviser	Taxes on buying the apartment and the garage

Next step

1. **Send the message to the agent.** Ask for answers backed by documents, not just words.
2. **Go to the viewing.** Photograph the door and parking space numbers and compare the rooms with the plan.
3. **Give the documents to an abogado.** Focus on the garage, the mortgage and the deposit refund terms.
4. **Sign only once the conditions are met.** If the seller does not provide documents on the garage or the mortgage, keep the pause.

Terms in brief

Nota Simple — information extract from the Registro de la Propiedad at the date of issue.

Finca registral and CRU — the property's number in the Registro and its unique registry code.

Anejo — a garage or storage room legally attached to the apartment in the same entry.

Carta de pago and cancelación — the bank's repayment document and the official cancellation of the mortgage entry.

Servidumbre — a right or restriction in favour of another property, e.g. for windows or passage.

Ocupación — municipal document confirming that the dwelling is fit for use.

Comunidad, cuota, derrama — owners' association, its regular fee and a special levy.

IBI and CEE — annual property tax and energy performance certificate.

Reserva, arras, escritura — reservation, deposit contract and notarial deed of sale.

Sources

Nota Simple Informativa for the apartment, Registro de la Propiedad, September 2026, 6 pages; key information on pp. 2–4.

Floor plan of the apartment, 1 page, without address, author or date.

Property portal. Listing page no. 000000000.

Sede Electrónica del Catastro. Consulta y certificación de Bien Inmueble for the apartment's cadastral reference.

Access dates: September 2026. A real report gives file names, direct links to the listing and the cadastral record, and exact dates here.

Where to check what is not yet confirmed

These links do not confirm any information about the property. They show where you, the seller or an abogado can turn.

Registradores de España. Verifying the Nota Simple via CSV. https://sede.registradores.org/csv

Registradores de España. Nota simple del Registro de la Propiedad — new extract for the apartment and the garage. https://sede.registradores.org/site/propiedad?lang=es

Ayuntamiento of the property's municipality. Declaración responsable de segunda o posteriores ocupaciones; certificado de circunstancias urbanísticas.

Generalitat Valenciana, IVACE. Registro de certificados de eficiencia energética, G15830. https://sede.gva.es/es/detall-tramit?id_proc=G15830

BOE. Ley 49/1960, de Propiedad Horizontal — comunidad debts on sale. https://www.boe.es/eli/es/l/1960/07/21/49/con

Confidence and limitations

This report was prepared with AI assistance and reviewed by a person before delivery. AI can make mistakes. The analysis is limited to the information and documents provided and does not replace independent legal, technical, tax or financial advice.

Confidence is high in the Registro data on the apartment and the owner, and low on the garage, the remaining mortgage debt, ocupación, comunidad and the actual layout. No viewing was carried out; the Nota Simple is a snapshot at its date of issue, and its authenticity was not verified via CSV. Missing documents do not mean there are no debts or restrictions.

Methodology version — the one in force on the check date. Befory provides an informational analysis of the available materials, does not replace an independent legal, technical, tax or valuation review and does not guarantee the legal or physical condition of the property.

For your abogado

On request, we will provide the professional version of this report — with the evidence base, page references to the documents and a full check against all criteria — together with all the documents in your case.