

## Terraced Townhouse in Estepona

Reference: R5164279



Bedrooms: 3

Bathrooms: 2

M<sup>2</sup> Build size: 125

Price: 425,000 €

Status: Sale

Property Type: Terraced  
Townhouse

Parking places: by request

M<sup>2</sup> Plot Size:





Overview: Townhouse with Stunning Sea Views in Urbanization Punta Doncella Avenida del Carmen, Estepona This well-maintained urbanization, built in 1976, is perfectly located just 400 meters from Estepona Port and approximately 81 km from Málaga Airport. The popular Playa del Cristo beach is a short 3-minute walk away, around 300 meters from the property. Conveniently, the bus stop is situated just below the community, making it easy to access the local area. The neighborhood offers a wide selection of excellent restaurants within walking distance. The current owner purchased the property in 2011; the property has been used as a holiday home. The house spans three floors, facing southwest, and has a total built area of 125 square meters, plus a terrace of 23 m<sup>2</sup>, as per official records. On the ground floor, you'll find a traditional kitchen, a living room, and a guest toilet. The living room opens onto a terrace that provides direct access to the community pool. The first floor features two bedrooms and a bathroom. The master bedroom includes built-in wardrobes and a southwest-facing balcony that offers stunning sea views. On the second floor, there is a spacious bedroom, an additional bathroom, and a large terrace with panoramic views of the beach and the Mediterranean Sea. All bedrooms are large enough to comfortably accommodate double beds. The dining and living areas have an open-plan design, creating a bright and spacious atmosphere. The community also offers secure, gated parking at no additional cost. The communal areas are well-maintained, and the fenced pool area provides a safe and relaxing environment, ideal for families with children. Aircon is installed. As the property was built in 1976 there is no licencia primera de ocupacion, but the town hall has approved the property for rental purposes, and the property has a valid rental license. Nota Simple Plot and house marked with number five, in the Urbanization Punta Doncella, municipality of Estepona. It is Type D, and consists of: Ground floor: distributed into living-dining room, kitchen, toilet, and staircase leading to the upper floors. First floor: distributed into hallway, two bedrooms, bathroom, and terrace. Second floor: distributed into master bedroom, small toilet, and large terrace. The built and covered area is one hundred and twenty-five square meters, plus twenty-three square meters of terrace. The plot has an area of approximately fifty square meters, of which forty square meters are occupied by the building, with the remainder used as a garden. Its boundaries are to the Southwest, with plot and house number 6; to the Northeast, with plot and house number 4; and on the other sides, with the common-use parcel. The property corresponding to this number has a 1.687 percent share in the common-use parcel, registered property number 12,402. No relevant Cargas. This property is SUBJECT, FOR A PERIOD OF FIVE YEARS, to the payment of any possible supplementary settlement for the Inheritance and Gift Tax. By self-assessment, the amount of twelve thousand five hundred sixty-eight euros and seventy-one cents has been paid. Estepona. – NOTE NUMBER: 1 MARGIN OF REG/ENTRY: 7 VOLUME: 1,110 BOOK: 862 PAGE: 207 DATE: 11/08/2011 This property is SUBJECT, FOR A PERIOD OF FIVE YEARS, to the payment of any possible supplementary settlement. By self-assessment, the amount of eleven thousand five hundred fifty euros has been paid. Estepona. – NOTE NUMBER: 1 MARGIN OF REG/ENTRY: 8 VOLUME: 1,110 BOOK: 862 PAGE: 207 DATE: 05/09/2011 NON-RESIDENT INCOME TAX: This property IS SUBJECT, FOR A PERIOD OF FIVE YEARS, to the payment of the lesser of the following two amounts: a) 3% of the transfer price, the actual payment of which has not been evidenced; b) The tax payable by the transferor. Estepona. – NOTE NUMBER: 2 MARGIN OF REG/ENTRY: 8 VOLUME: 1,110 BOOK: 862 PAGE: 207 DATE: 05/09/2011 This property IS SUBJECT, FOR A PERIOD OF FIVE YEARS, to the payment of the Inheritance and Gift Tax, in the event that the exemption requested is not applicable in the corresponding review. Estepona. – NOTE NUMBER: 1 MARGIN OF REG/ENTRY: 9 VOLUME: 1,110 BOOK: 862 PAGE: 208 DATE: 26/05/2016 Monthly Community Fee including water: €106 Tax Information: Annual Nonresident Tax (EU/EES): IBI 2025: €283.34 Cadastral Value: €66 876,88 Basura 2025: €120 Tax Base (2%): €1,337.54 Cadastral Value 2025: €66 876,88 Nonresident Income Tax (19%): €254.13 Reference Value 2024: €230,738.76 Available documents Legal data. Nota simple. Cadastre data Escritura Certificado de no infraccion urbanistica Power of attorney Pass / NIE Tax information. IBI 2025 Basura 2025 Plus Valia Estimate Certificado de Valor de referencia Apartment Energy certificate. Energy certificate Utilities. Electricity bill Water is included in the community fee. Community of owners URB Contact details. URB Certificate of debt Acta P Doncella 11-05-2023 URB Limitation regarding short term rental and procedures for approval. Inventory list N/A Rental License Confirmation of no LPO LPO (Light) Rental VFT Sales process. When a buyer has the intention to purchase the property, the buyer and the seller will sign a reservation contract. Then buyer pays a reservation fee of 6 000 euros to the representative's client account, or to the real estate agent. When the reservation contract is signed the seller provides the buyer with the above-mentioned documents which is necessary for due diligence. When the due diligence process is finalized and the parties have reached the final agreement, the seller and the buyer sign a private contract which specifies the terms and conditions which the parties have agreed on. The buyer pays 10 % of the purchase price minus the reservation fee to the client account. Traditionally the buyer's legal representative arranges an appointment for signing the public deeds at the Notary and prepares the new public deeds together with the seller's representatives. The normal payment method is payment by bank check when signing the deeds. The buyer will pay all the administration cost for the change of ownership, except the local Plus Valia tax, which is paid by the seller. If the seller is non-resident in Spain the Plus Valia tax will be deducted from the purchase price and the payment will be administrated by the buyer. Withholding of 3 % non-resident tax of the purchase price. If the seller is non-resident in Spain the 3 % non-resident tax will be deducted from the purchase price and the payment will be administrated by the buyer. When the seller declares the profit or loss from the sale, the 3 % non-resident tax will be deducted from the final capital gains tax. If the 3 % withholding tax is higher than the final capital gains tax Agencia Tributaria will repay the surplus to the seller. If the 3 % withholding tax is less than the final capital gains tax the seller has to make an additional payment to Agencia Tributaria of the difference. The fees to the real estate agent will normally be deducted from the purchase price and the invoice will be paid by the buyer's legal representative. There will normally be a notation of this in the deeds. Each party pays their own legal costs. Normally the parties agree on a prorata regulation of prepaid cost such as IBI etc. The buyer will have 2 weeks to change the utility contracts. The seller has to cancel home insurance, internet etc, unless the parties have agreed otherwise. Finally the buyer will arrange the change of ownership in the land register. The seller is obligated to provide a valid energy certificate for the property. Spanish Civil code 1454 "If earnest money or a deposit has been provided in a contract of sale and purchase, the contract may be rescinded by the purchaser by agreeing to forfeit the earnest money or deposit, or the seller by refunding double the amount". Payments. Price 425 000,00 € Reservation fee 6 000,00 € Upfront payment 10 % 42 500,00 € -6 000,00 € 36 500,00 € Retention non-resident tax 3 % 12 450,00 € Retention Plus Valia (Estimated) 877,84 € Final Payment 369 172,16 € The buyer. If the buyer is non-resident in Spain, he must apply for a Spanish tax identification number "NIE". This could be done by his representative if the buyer has signed a power of attorney. It is highly recommended that the buyer applies for a digital certificate for electronic identification, this will simplify communications with the Spanish tax administration. If the buyer is non-resident in Spain, it's recommended that he opens a Spanish bank account for automatic payment of utility services and taxes. Transaction cost buyer. Price 425 000,00 € Transfer tax 7 % 29 750,00 € Notary fee (estimated) 900,00 € Land registry (estimated) 800,00 € Legal administration (estimated) 4 000,00 € Total cost 460 450,00 € Transaction cost % of purchase price 8,34 % Mortgage & Valuation (Tasacion). If the buyer needs a mortgage in order to finance the purchase, it is compulsory for the bank to order a valuation from an authorized third party. This is normally a technical architect with a valid licence for conducting valuations. After the real estate crisis in 2008 the valuations are usually quite conservative and are often 10 to 15 percent under the actual sales price. The bank will normally approve a mortgage of 70 % of the valuation. If the valuation is higher than the sales price the bank will use the lowest value. The valuation will be ordered by the bank on behalf of the buyer, and the buyer has to pay the expenses. The cost can be around 400 euros for a normal apartment. There will be an additional notary fee, land registry fee, stamp duty and bank fee for the mortgage. Transfer tax. Currently the transfer tax on real estate I Andalucía "Impuesto sobre Transacciones Patrimoniales (ITP)" is 7 % of the highest of the purchase price or the "valor de referencia." The seller. The seller is subject to 3 % non-resident withholding tax which is deducted from the sales price. And the buyer has to administer the payment of the local Plus Valia Tax.

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Features:

None, Pool, Air conditioning, Heating, Sea views, None, Private garden, Parking, Resale