

A COLLABORATION BETWEEN NOMOS & FELIZZ

REDEFINING THE ANDALUSIAN WAY OF LIFE

NOMOS
REAL ESTATE CIRCLE

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This guide takes you through the entire journey of a purchase on the Costa del Sol: clear, personal and without surprises, exactly what you've come to expect from Nomos and Felizz.

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THE TEAM

The people behind your purchase

From the first introduction to well beyond the handover: this dedicated team from Nomos and Felizz personally supports you every step of the way.



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01 · WELCOME HOME

Not just a purchase. An investment in a way of life.

Buying a home on the Costa del Sol is more than a real estate transaction. It's a choice for sun-filled mornings, for a life with more space and for a new community you'll call home.

> *"We believe a purchase is only truly successful when the peace of mind afterward is as great as the anticipation before it."*

Felizz guides Nomos clients through this journey with the same personal, boutique approach you know from us, complemented by local expertise on the Costa del Sol, from the very first introduction to well beyond the handover.

02 · WHY COSTA DEL SOL

From the dazzling glamour of Marbella to the authentic charm of Estepona

From Marbella's boulevard to Estepona's up-and-coming neighbourhoods: the western Costa del Sol combines a relaxed lifestyle with international amenities within walking distance.

CLIMATE

More than 320 days of sunshine a year and mild winters make the region enjoyable all year round.

LIFESTYLE & AMENITIES

Marinas, golf courses, international schools and a rich culinary scene, from beach clubs to Michelin-starred kitchens.

INTERNATIONAL COMMUNITY

An established, diverse community of residents from across Europe, where newcomers quickly feel at home.

VALUE GROWTH

Sustained demand from international buyers supports value growth in the most sought-after areas.



03 · THE FELIZZ JOURNEY AT A GLANCE

From first conversation to handover and beyond

01

Introduction

Your wishes, needs, budget and timeline are mapped out.

02

Curation & Selection

A tailored shortlist, including off-market listings.

03

Viewing

In person or remotely, with honest, independent advice.

04

Legal Foundations

NIE number, power of attorney and Spanish bank account arranged; the right lawyer selected for the purchase process.

05

Offer & Source of Funds

Formal offer, deposit and substantiation of the source of funds.

06

Notary & Closing

Signing of the deed, explained in plain language.

07

Handover & Aftercare

Practical matters, management & lifestyle coaching. The adventure truly begins now…



04 · LEGAL FOUNDATIONS

What needs to be arranged first

Three things form the legal foundation of every purchase in Spain. We prefer to arrange them early in the process, before you even make an offer, so you're never delayed when it matters, working with carefully selected (Dutch-speaking) lawyers on your behalf.

01

Power of Attorney

A power of attorney allows your lawyer to sign on your behalf and handle administrative steps, essential when you can't be present in Spain for every step.

02

NIE Number

Your tax identification number as a foreigner (Número de Identificación de Extranjero), required for any purchase, bank account and tax filing in Spain. Can be applied for in person or via power of attorney.

03

Spanish Bank Account

Required for payment at the notary and for ongoing tax and service costs. Open this account in good time: banks will ask for substantiation of the source of your funds.



05 · SOURCE OF FUNDS & FINANCING

Source of funds: stricter than before

Spanish banks and notaries are legally required to verify the source of purchase funds (anti-money-laundering legislation). Those who prepare early experience no delay from this in practice.

What you'll typically need to provide

- Valid ID and NIE number
- Recent bank statements from the source account
- Proof of income, sale proceeds or assets
- For gifts or inheritance: supporting documentation
- Declaration of source of wealth, if requested by the bank

Why this matters

Without complete documentation, a bank or notary can delay or even refuse a transaction. Felizz and Nomos guide you in advance, so all documents are ready by the time the deposit or purchase agreement is signed.



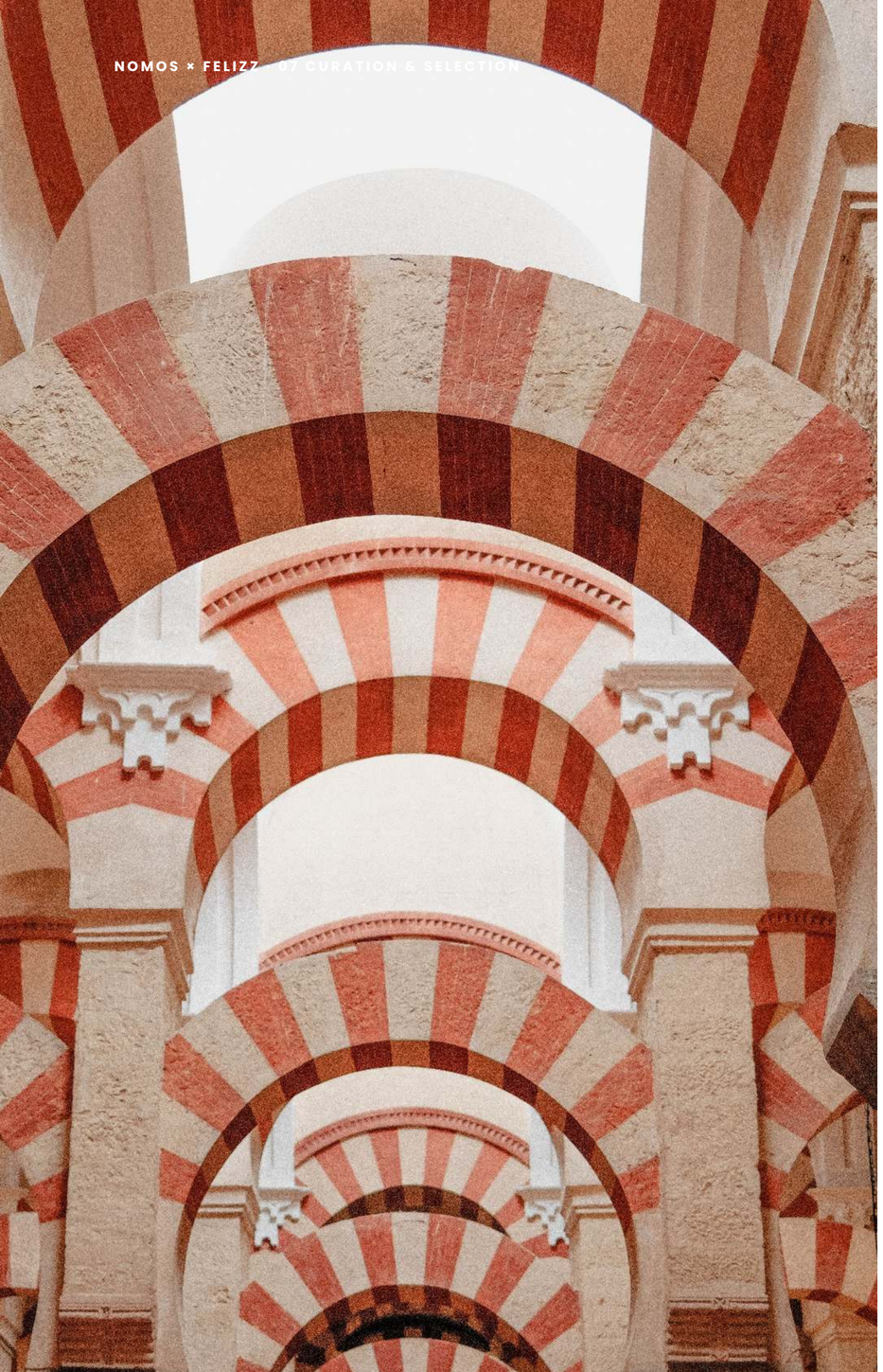
06 · TAXES & ADDITIONAL COSTS

The complete cost picture

In addition to the asking price, factor in the costs below. Percentages are indicative and depend on region and situation; your advisor will calculate the exact figures for you before you make an offer.

ITEM	INDICATION	EXPLANATION
Transfer Tax (ITP), resale properties	7%	Payable by the buyer, rate varies by region.
VAT (IVA), new-build	10%	Plus stamp duty on the deed (AJD), typically 0.5–1.5%.
Notary & Land Registry	0.5–1%	Depending on the purchase price and complexity of the deed.
Legal Guidance	±1%	Recommended, not a legal requirement.
Mortgage Costs	variable	Valuation, possible arrangement fee; LTV typically up to 70% for non-residents.





07 · CURATION & SELECTION

No endless scrolling. A tailored shortlist.

Instead of sifting through hundreds of listings, Felizz puts together a small, considered selection, based on what truly matters to you.

Personal Profile

Based on the intake conversation, we build a sharp search profile: location, atmosphere, budget and non-negotiable requirements.

Access to Off-Market Listings

Our local network gives access to properties that are never publicly advertised.

Tailored Viewings

We plan and guide viewings, in person or via video, with honest insight into every property.

08 · THE NOTARY AND CLOSING

Signing day, explained in plain language

1 **Felizz Checks Everything**
Your advisor works with the lawyer to confirm all documents and the remaining balance are ready.

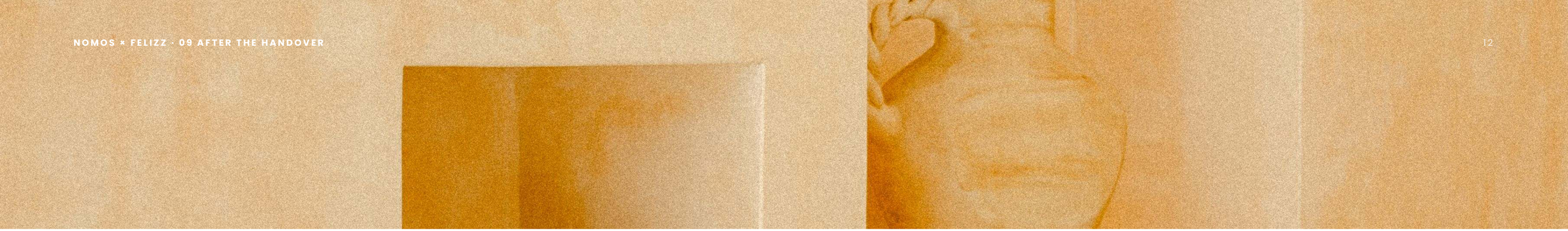
2 **At the Notary**
Buyer and seller (or their proxies) sign the deed in the presence of the notary, who reads out and explains its contents.

3 **Payment**
The remaining purchase price is transferred; the notary certifies the transfer of ownership.

4 **Keys**
With the signature complete, you receive the keys and the home is officially yours.

5 **Felizz Takes You Out**
Felizz Real Estate takes you out for a celebratory toast to your dream home.





09 · AFTER THE HANDOVER

This is where the relationship truly begins

The handover is not an endpoint. Felizz stays by your side, whether you live in the home yourself, rent it out, or are still deciding.

Concierge

From utilities to a local contractor: a single point of contact for everything around your home.

Property Management

Maintenance, key management and oversight when you're not there yourself, so the home is always ready when you arrive.

Felizz Lifestyle

From a table at your favourite beach club to an introduction to the best local guide: our network is open to you, so you feel like a local from day one.



10 · THE FELIZZ PROMISE

Peace of Mind, Calm and Control.

Even years after the handover, you can expect the same from us as you did on day one: clear answers, a single point of contact, and the assurance that your interests are always looked after.

Peace of Mind

Every step is legally and fiscally sound, so you can enjoy your home without worry.

Calm

One dedicated point of contact, in your own language, for every question: before, during and after the purchase.

Control

You remain in charge. We advise, facilitate and take work off your hands; the choice is always yours.

GET IN TOUCH

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