

# Serneholt Estate

## SALESGUIDE

### SELLING A PROPERTY IN SPAIN

**AT HOME** *with*  
**ANETTE AND HÅKAN**

Anette and Håkan talk about their experience of selling and buying property in Spain through Serneholt Estate.

**THE SALES PROCESS**

*step by step!*



# Serneholt Estate

REAL ESTATE AGENCY

*Real estate with real values.*

For buyers and sellers with high demands  
on a real estate service.

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# WHY MAKE WHAT'S EASY DIFFICULT?

**Buying and selling homes has been a large part of our lives since early 2000 and, after thousands of transactions, we feel confident in saying that we're really rather good at this.**

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“Having one of the market's largest and broadest advertising coverage on the right portals and right social media is, to us, a clear advantage.”

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When we moved from buying and selling homes in Sweden to doing the same in Spain, we saw a big difference in the quality of service for people selling their property. Dark, poor-quality photos and scant information were more the norm than upbeat photos and a clear presentation. It's quite surprising that only just a few years ago buyers weren't pushing the market for properties to be presented better.

We realised quite quickly that the argument for these differences was paper-thin, so we decided to get on board and develop the market's best service for people like you, who are looking to sell their property. Today, we've come quite a long way with professional photographers, floor plans, maps showing the location of the property, the opportunity to verify the ad by presenting it on MiMove and much more. Having one of the market's largest and broadest advertising coverage on the right portals and right social media is, to us, a clear advantage for finding the right customer for your property. With this guide, we want to present our way of working and give you, as a seller, a clearer picture of what you can expect if you choose us at Serneholt Estate as agents for your home!

Best wishes

*Linda and Fredrik  
Serneholt*

# UNDER THE SPANISH SUN

We've joined Magnus, an agent from Serneholt Estate, to visit the home of Anette and Håkan, a beautiful, bright villa, which the couple have just bought, to hear a bit more about their experience of selling and buying a property in Spain.

“Daniel surprised us with his positive attitude. He not only was able to give us all the information we asked for, he was also very service-minded, pleasant and professional, yet he also struck us as being a serious and reliable person”

...

“What caught our eye was the fact that the whole presentation of the window and office looked so stylish and interesting.”

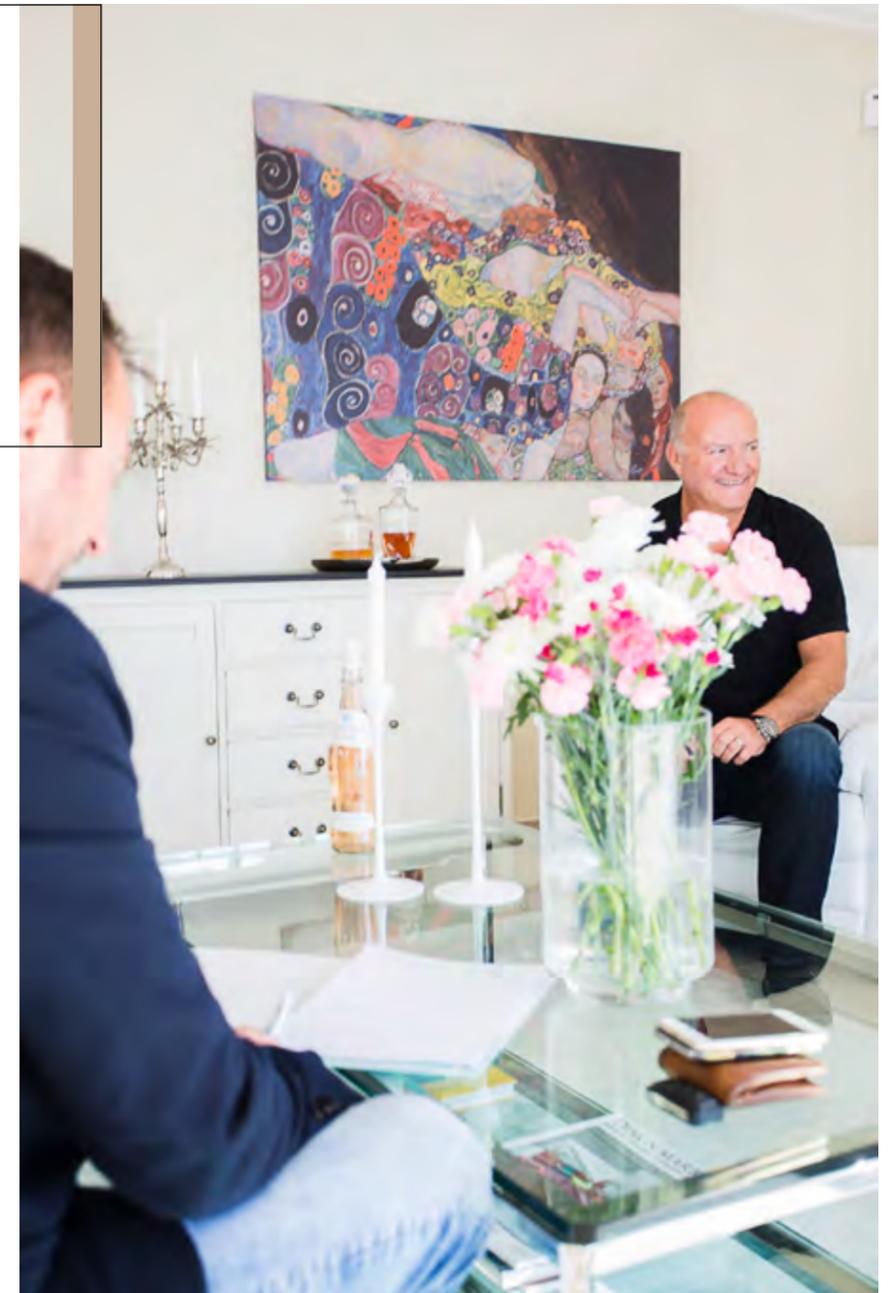
Anette and Håkan are in the middle of refurbishing their villa, but are able to show us around and talk about the changes they have already made.

-We've done away with the drab and worryingly “disturbing colours,” laughs Anette and gone for a white, modern and homely feel, although we have still tried to preserve the charming Spanish style. They have clearly changed the villa in the short time that they've owned it and made their own little oasis, with a fantastic view over the Mediterranean. We sat back in their light living room, where brightly coloured art adorned the walls.

-We happened to pass Serneholt's offices in Fuengirola one day when we were out and about. We stopped and had a look in their window at the various properties for sale on display there. What caught our eye was the fact that the properties in the window looked so appealing and the whole presentation of the



“When it comes to business and especially a major thing like a property transaction, you expect quality.”



window and office looked so stylish and interesting. It gave the impression of being well organised, which we liked. Håkan recounts the events in a calm but emphatic voice, while settling back comfortably in his armchair.

-It is also extremely important for us that you sense an air of seriousness and professionalism before considering whether to appoint an agent. While we were standing there, perusing, Daniel came out and asked whether we needed any help. We just so happened to have a few questions regarding a property we were possibly interested in. Daniel first needed to check some details, but promised to come back to us as quickly as possible. And it was almost like a little test on our part, chuckles Anette. It's happened to us before, when the person in question didn't come back as promised. Then you know it's not a serious company, and certainly not one you'd choose to deal with. Håkan agrees and continues:

-Daniel surprised us with his positive attitude. He not only was able to give us all the information we asked for, he was also very service-minded, pleasant and professional, yet he also struck us as being a serious and reliable person. That's something very important to us. That you feel that the company and the people working there are reliable and serious. And that was in fact what led us to decide to appoint Serneholt Estate to sell

our old property and also to help with the purchase of our new one here. Anette and Håkan remember fondly and we barely notice the minutes fly by. They jokingly tell us of some of the faux pas made by other agents, who instead of showing them properties based on their special wishes, wanted to show completely different properties that the couple weren't interested in at all, only to then “give up” and offer a “tour of the town”

instead. This doesn't impress Anette and Håkan. Because, despite their friendly, warm manner, they both have business backgrounds and high expectations of the services they pay for.

-When it comes to business and especially a major thing like buying or selling a property, which in fact is one of the biggest events in a person's life, you expect quality. You also expect sensitivity to what the customer is looking for, of course.



**“Everything was taken care of quickly and efficiently. That’s why we definitely recommend Serneholt Estate to all our friends.”**

se. And you also expect security and seriousness. And we’re not prepared to pay for a service that is just “so-so,” says Håkan.

-I expect an agent who delivers the best and satisfies my criteria. For me, I’m not that interested either in choosing an agent based on the commission they take, just choosing the one that’s cheapest, whereas the most important thing of all is, of course, that you get 100% service, follow-up, accountability and closure from the start to the end of the process. And that’s what Serneholt Estate really gave us. You can see that Håkan is happy. He and Anette laugh and joke together with Magnus throughout the conversation. You get the real feeling that they are three friends talking instead of an agent meeting his customers.

-And that’s precisely how we work. We really want our customers to feel that the contact with us is personal, while at the same time feeling secure and able to confidently rely on the broad experience and knowledge we have. Quite simply, we give our customers more. We want our customers to be discerning and expect the best, because that’s what we deliver. Anette nods in agreement at what Magnus is saying.

-We really did our homework before deciding to buy a property here, so that we really knew what we could expect. Although, of course, a good and serious agent is important, you also have your own responsibility to actually find out what the differences are and what you can expect. We had already bought a property here in Spain before having any contact with Serneholt Estate, so we read up on things in detail before the purchase. When we then came into contact with Serneholt Estate, we carefully read all the information available on Serneholt Estate’s website, and, of course, we also got all the information we needed directly from our agent both during our sale and during our purchase. It is incredibly important for the contact with the agent to work well for you to have peace of mind throughout the process. It is also very important to have a competent lawyer that’s been recommended by the estate agency. And even there we felt assured and in good hands the whole of the way.

You can see that Håkan and Anette are happy in their little “oasis”. The area is calm and peaceful, and the hillside down to the sea with its silhouette of palm trees and rooftops covered in vibrantly coloured

bougainvillea, offers a fantastic view. The sea, which is just a few minutes away, is shining from the small reflections from the sun. Here under the Spanish sun, they have finally found their paradise. -We have travelled a lot in our day and we considered buying property in several other countries, before settling for Spain, but there was always something missing. In Spain it feels different. There’s a lively community here all year round, and it doesn’t get like in lots of other places, which become dead and deserted in the winter once the tourist season is over. Besides that, we have perfect connections here with economical flights from Malaga airport to destinations all over the world. And getting to Sweden takes just a few hours. There is also an unbelievable amount of things to do and see here, so you never grow tired of it. There’s always something new to discover. The countryside is also fantastic and varied, we’re surrounded by mountains and sea. We have lots of wonderful golf courses, fine restaurants, and not far from where we live, there’s the charming “white village” Mijas Pueblo – a wonderful place to go for a short trip out!

**-If you were to summarise your experience with Serneholt Estate in just a few words, how would you describe them?”**

-Sensitive. Serious. Professional. Good communication – the ability to be clear and listen to our questions and wishes, and provide information on a regular basis throughout the process.

Speed - We never got the feeling that things were being held back due to our agent, rather everything was taken care of quickly and efficiently. That’s why we definitely recommend Serneholt Estate to all our friends who are thinking of buying or selling in Spain.



# SELLING YOUR PROPERTY

Selling your property is one of the biggest events in your life. It's important to find out as much information about the process as possible. And, of course, choosing an agent you can trust.



## TIMELINE

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# THE SALES PROCESS



# THE SALESPROCESS

## Property in Spain.

When selling a house or apartment in Spain, it is important to understand that the process is different than in Sweden, and that it can take longer.

“Having done your homework and knowing what you can expect when selling a property is the first step to a successful deal.”

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The transfer of ownership of a property in Spain goes through a Spanish notary. The sales process in Spain can be more complicated and take a little longer than in Sweden. Having done your homework and knowing what you can expect when selling a property is the first step to a successful deal. The next step is choosing your agent. It is important to look into the agent's ability to find potential buyers, and the agent's expertise and commitment in representing the client's interests. Ask about their brokerage skills, how the agent promotes their properties, which language areas they market in, which websites they use, and so on. At Serneholt Estate we always offer a comprehensive marketing plan upon taking up a new assignment. You will find that this is not so common in the Spanish housing market. We, at Serneholt Estate, always prioritise you, the customer, and we will always keep you informed and updated throughout the whole process. To make it easier for you as a seller we have compiled this sales guide. So here is how it works – all the way up to the last meeting with the notary.

# PREPARA- TIONS.

**The first step in the sales process is to collect information about your property. Every property is unique and, based on your property's unique character, we can lay the foundation for a successful sale.**

#### **Market value**

An assessment of the value must be made. References from actual sales of similar properties at the time are obtained, that is, not just data from asking prices and sales from previous years. We gather references from similar houses or apartments that have been sold. Here at Serneholt Estate, we have full access to all databases and can quickly find reference prices in most areas.

#### **Agreement with the agent**

Before starting the sales process, we draw up an agreement between you and us, i.e. Serneholt Estate. This agreement regulates the sales assignment. This is normally "non-exclusive", i.e. you can still sell through other agents, but you are obligated to pay us our commission if one of the customers we introduce buys your property. It can also be "exclusive", i.e. you appoint us as the only agent to represent and sell your property.

#### **Documentation**

The seller has to provide complete documentation about the property, namely:

- **Nota simple** - document confirming legal status of the property
- **Escritura** - title deeds

- **Water and electricity contracts or bills**
- **Basura** - payment receipt for refuse collection
- **Last IBI receipt** - the annual local property tax
- **CO fee** - membership in housing association. We can of course help you produce this information.

#### **Finance**

What are the actual operating costs of the home you want to sell? What repairs need to be made in the future and at what cost? If the apartment or house you want to sell is part of a Community of Owners (CO), how big is the CO fee (comunidad)?

#### **Energy certificate**

As a seller, you are required to provide a declaration of the energy performance of the property in question. This will then be submitted to the buyer in connection with the sale. We at Serneholt Estate will, of course, help with this, as we have many competent partners who draw up energy performance declarations.



Before starting a sales process, we compile information about your property. Every property is unique and, based on our experience, we know best how to lay the foundation for a successful sale.

# TAKING PHOTOS & styling.

**The next step involves presenting your property in the most advantageous way possible. Prudent styling and professional photos give you the best possible starting point.**

## **Home staging**

We can offer you home staging to bring out the best in your property. Using plants, textiles etc. and by reshuffling furniture, we present your property in the best possible way to attract as many prospective buyers as possible. More specifically, the work involves: Depersonifying the property, creating a neat and tidy appearance, cleaning, repairing, arranging furniture, all of which makes for an inviting environment. The main aim of home staging is to showcase the plus points and tone down any downsides. It's not so much a case of decorating a property, but depersonifying it and making the property welcoming and inspiring so that as many prospective buyers as possible can see themselves living there. It's enormously important that a prospective buyer gets a positive impression of the property. Otherwise, they won't see the potential and move on. To achieve maximum success with your property sale, you must ensure that your property stands out from the competition by giving as positive an impression as possible. Many might think that home staging looks easy to do or even totally unnecessary. The truth is that presenting your property well plays a crucial role in what you'll get for your property. A home staging consultant knows what works. Home staging isn't about personal taste, but quite simply about attracting as many as possible. By using a home staging consultant, you do away with this time-consuming

process and avoid making ill-judged and unnecessary investments, while knowing that your property has the best starting point for maximising its final price.

## **Styling**

We also offer, of course, complete styling in those cases where a large proportion of the furniture needs to be replaced or in cases where an empty property needs furnishing. Your property's furniture, furnishings and fittings are planned in detail to create a harmonious and attractive home.

## **Taking photos**

Our experienced and competent photographer will assist you in taking professional photos of your property with a focus on making it look as inviting as possible. We can also offer some of our extra services:

## **Aerial photos/film**

With aerial photos or aerial film using a drone, the property is presented from a perspective we don't normally see. It creates unusual angles and details that can't be achieved from the ground, thus lifting the presentation to a new level.

## **Film of the property**

A film of your property conveys the property's feel and its best sides are accentuated in a smart way, while the prospective buyer gets a clear picture of the property.

## **3D presentation**

Using this unique technical solution, 3D views of the property can be created, giving prospective buyers the chance to see, experience and assess the property in the peace and quiet of their own home. Offering 3D viewing is also good for prospective buyers who cannot actually attend a viewing, which increases your chances of finding the right buyer quickly.



Professional styling and photographing gives you the best starting point for a successful sale.

# MARKE- TING.

**With strong marketing, we can reach as many potential buyers as possible, giving you the best conditions for a successful sale.**

Once all the marketing material for your property is ready, we start to market your property on our website, as well as on portals such as:

**www.blocket.se**

Approx. 700,000 visits a week. Blocket is one of Sweden's biggest buying and selling sites and was founded back in the 90s. Agents have been able to upload their property ads on Blocket Bostad since 2012.

**www.rightmove.co.uk**

Approx. 500,000 visits a week. Rightmove is the UK's equivalent to Sweden's Blocket with more than 1 million listed properties. They are behind the most bought and sold properties on the UK market.

**www.resales-online.com**

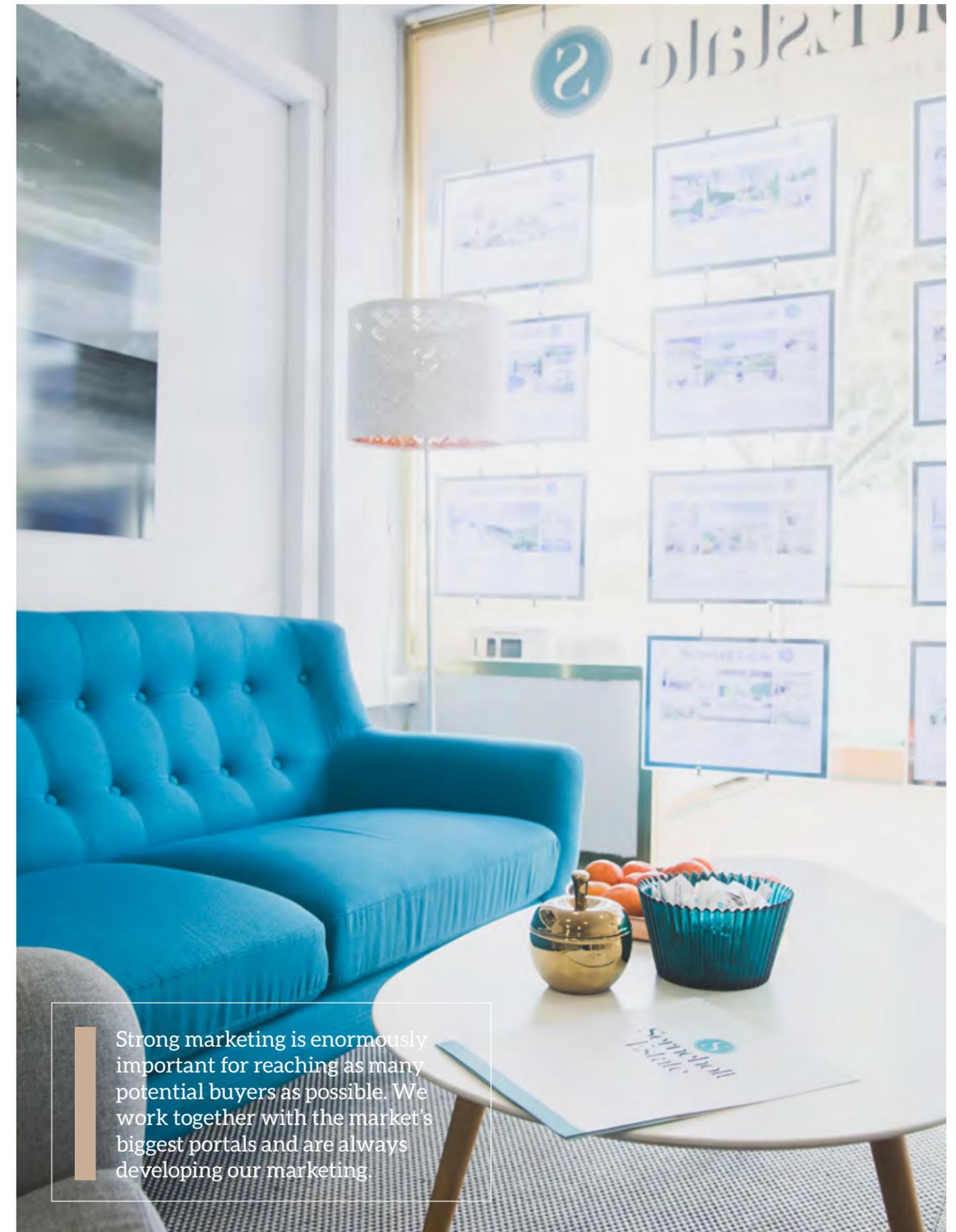
Resales Online is a system in which estate agents advertise their properties jointly so as to be able to share them between each other. Here, your property will be marketed at the same time to over 1,400 businesses, many of which also list the property automatically on their website via the network, which results in enormously effective marketing.

**www.mimove.com**

MiMove is a property portal for properties from agents who meet MiMove's verification criteria for the Costa del Sol. MiMove was founded in Scandinavia and was inspired by the Scandinavian property market. They were also first to present only

verified properties, which means that all properties shown are checked against a list of 57 points where everything must tally with the information given.

Select properties are also presented in our "Serneholt Estate Magazine", along with boards in our display windows. Of course, we also send the information about your property out to potential customers registered on our database and to our partners in the area. We also show your property on social media, such as Instagram and Facebook, and also on our own popular website [www.serneholtestate.com](http://www.serneholtestate.com). We can, of course, also put up a "For sale board" in a highly visible place by your property to attract passers-by.



Strong marketing is enormously important for reaching as many potential buyers as possible. We work together with the market's biggest portals and are always developing our marketing.

# VIEWINGS

& bidding.

**This is when it really happens! You've finally reached one of the most fun stages: showing potential buyers round your property and then getting to follow the bidding.**

## **Viewings**

One of the most important factors for a successful viewing is to be well-prepared as an agent. So, for us, finding out as much as possible before a viewing is a must. We will have done our homework on your property so that the potential buyer feels they are getting all the information they need and so that they also feel comfortable, welcome and in good hands. A successful viewing is also the result of commitment, sensitivity and a firm focus on the potential buyer. In this way, they only get to view the properties that we know definitely meet their wishes.

## **Auction/Reservation**

This type of auction is not as common as it is in Sweden. Instead, the seller goes with the buyer who's prepared to pay the asking price. The final price of the property is also often decided through a negotiation between the buyer and seller.



One of the most important factors for a successful viewing is to be well-prepared as an agent. A successful viewing is also about commitment and sensitivity.

# CONTRACT

& access.

**As a seller, you don't have to be present during the sale. If it is not possible to be present, we can help put together the necessary documentation so that we can handle the entire process for you.**

## Reservation

When the buyer and seller have agreed on a price, a reservation contract is drawn up. This means that the buyer pays a reservation fee to reserve the property so it is taken off the market. The buyer is responsible for inspecting the property carefully before the sales contract is signed. The premise is that the property is sold in its existing condition, taking into account its age, price and use.

## Contract

The next step in the sales process is to sign a contract of sale, called the "Arras", or "Option de Compras". At this point the buyer pays 10% (including the reservation fee already paid) of the total purchase price to the seller. This contract is prepared by the buyer's legal representative.

## Ownership title

On the completion date, you and the buyer meet with the agent and the legal representatives at the notary's office. It is the buyer's representative who chooses the notary and who is responsible for booking the appointment. The notary checks both the buyer's and the seller's identification to confirm the property's legal status. And it is also here that the buyer receives the ownership title, the "Escritura pública de compraventa."

## Payment

The notary receives the payment, and after paying the taxes and fees, he distributes the final balance to you. If you, as the seller, are a resident of a country other than Spain, you receive only 97% of the purchase price at the time of the sale. The buyer pays the remaining 3% to the Spanish tax office. This acts as a security to ensure that you fulfil your tax duties and declare any capital gains from your sale in Spain. When you have then met all the official requirements, the 3% will be refunded. Your legal representative will help you get your part back, but it can take up to a year before your refund comes through. A preliminary estimation of taxes can be made by the agent, but the seller is responsible for the final declaration. This applies to property taxes, CO fees, capital gains, and agent fees.

## Access

You hand over the keys to the buyer who, after the meeting with the notary, then has access to the property. As the seller, you are responsible for leaving the property in the condition (legally and physically) and with the installations and licences stated in the sales contract.

## Costs

Various costs occur during a sale:

- **3% of the purchase price** - paid to the tax agency by non-residents in Spain. If there is no profit from the sale, you are entitled to request this sum back.
- **Plusvalia** - capital gains tax on the land.
- **Lawyer's fee**
- **Estate agent's fee**
- And if you have a mortgage on the property - **the cost of redeeming it**

## Capital gains tax

Non-residents pay 19% on the profit. Residents pay between 19-23% of the profit. You have the right to deduct costs and taxes that you incur against improvements to the property. You must be able to present the bill, as receipts are not accepted by the tax agency. You also have the right to deduct costs you have incurred in buying and selling the property.

Selling a property from the legal point of view

When you buy a property with a Spanish company as an investment, i.e. with the aim of buying, refurbishing and selling the property within 5 years, you only pay 2% in transfer tax. This does not apply to new builds, as they attract VAT instead. If you don't sell within 5 years, you need to pay the difference in the tax you should have paid from the start, i.e. 8-10% + 50% in financial penalties.

For the first two years after incurring a profit, you pay 15% in tax on the profit and for the subsequent years you pay 25% tax on the profit. You need to remember that the tax on dividends between shareholders is dependent on where the person is registered for tax.

The information in our sales guide is for guidance only as it is subject to change. Ask your representative for the latest details.





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Vi talar även Svenska!