

<b>New building in Euros</b>		
	<b>Purchase Price</b>	<b>Mortgage</b>
	<b>150.000.00</b>	<b>Costs</b>
		<b>60%: 90k</b>
<b>Taxes:</b>		
<i>on property:</i>		
VAT (IVA) 8%	12,000.00	
"Stamp Duty" (AJD) 1%	1,500.00	
<i>on mortgage:</i>		
Stamp duty on capital & interest1%		1,278.00
<b>Expenses:</b>		
<i>on property:</i>		
Notary	468.00	
Land Register	361.00	
Purchasers' Lawyer 1% + IVA 18%	1,770.00	
<i>on mortgage:</i>		
Notary		463.00
Land Register		301.00
Bank arrangement fee		1,350.00
Appraisal		200.00
Valuation		
Information from the land register		12.00
Gestor for Bank		205.00
Surveyor for Bank		178.00
Building insurance		
<b>TOTAL Taxes and expenses</b>	<b>16,099.00</b>	<b>2,637.00</b>

Mortgage is 60% Fixed rate over 20yrs.  
monthly repayment  
APR

589,00  
Euribor+1.5%

<b>Resale building in Euros</b>		
	<b>Purchase Price</b>	<b>Mortgage</b>
	<b>150.000.00</b>	<b>Costs</b>
		<b>60%: 90k</b>
<b>Taxes:</b>		
<i>on property:</i>		
Transfer Tax (ITP) 7%	10,500.00	
<i>on mortgage:</i>		
Stamp duty on capital & interest1%		
<b>Expenses:</b>		
<i>on property:</i>		
Notary	468.00	
Land Register	361.00	
Purchasers' Lawyer 1% + IVA 18%	1,770.00	
<i>on mortgage:</i>		
Notary		463.00
Land Register		301.00
Bank arrangement fee		1,350.00
Appraisal		200.00
Valuation		
Information from the land register		12.00
Gestor for Bank		205.00
Surveyor for Bank		178.00
Building insurance		
<b>TOTAL Taxes and expenses</b>	<b>13,099.00</b>	<b>1,359.00</b>

monthly repayment  
APR

589,00  
Euribor+1.5%

<b>New building in Euros</b>		
	<b>Purchase Price</b>	<b>Mortgage</b>
	<b>250.000.00</b>	<b>Costs</b>
		<b>60% :150k</b>
<b>Taxes:</b>		
<i>on property:</i>		
VAT (IVA) 8%	20,000.00	
"Stamp Duty" (AJD) 1%	2,500.00	
<i>on mortgage:</i>		
Stamp duty on capital & interest1%		2,280.00
<b>Expenses:</b>		
<i>on property:</i>		
Notary	511.00	
Land Register	421.00	
Purchasers' Lawyer 1% + IVA 18%	2,950.00	
<i>on mortgage:</i>		
Notary		469.00
Land Register		361.00
Bank arrangement fee		2,250.00
Valuation:		
Appraisal		260.00
Information from the land register		12.00
Gestor for Bank		205.00
Surveyor for Bank		400.00
Building insurance		
<b>TOTAL Taxes and expenses</b>	<b>26,382.00</b>	<b>6,237.00</b>

Mortgage is 60% Fixed rate over 20yrs.  
monthly repayment  
APR

981.66  
Euribor+1.5%

<b>Resale building in Euros</b>		
	<b>Purchase Price</b>	<b>Mortgage</b>
	<b>250.000.00</b>	<b>Costs</b>
		<b>60% :150k</b>
<b>Taxes:</b>		
<i>on property:</i>		
Transfer Tax (ITP) 7%	17,500.00	
<i>on mortgage:</i>		
Stamp duty on capital & interest1%		2,280.00
<b>Expenses:</b>		
<i>on property:</i>		
Notary	511.00	
Land Register	421.00	
Purchasers' Lawyer 1% + IVA 18%	2,950.00	
<i>on mortgage:</i>		
Notary		469.00
Land Register		361.00
Bank arrangement fee		2,250.00
Valuation:		
Appraisal		260.00
Information from the land register		12.00
Gestor for Bank		205.00
Surveyor for Bank		400.00
Building insurance		
<b>TOTAL Taxes and expenses</b>	<b>21,382.00</b>	<b>6,237.00</b>

monthly repayment  
APR

981.66  
Euribor+1.5%

Note if purchased with the property a garage would be charged at 8% . If purchased separately the charge would be 18%.  
In some contracts the buyer is required to pay the "plusvalia" which is the capital gain on the property.