

CPCV Buyer Checklist

Company-authored buyer checklist · Buyer Protection Desk by THE-Ö

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Use this checklist when

You have received a CPCV and need to slow down before signing or paying the deposit.

The goal is simple: understand what the contract says about money, deadlines, documents, mortgage, seller obligations and your next step.

Before you sign

1. Property and parties

Check that the CPCV clearly identifies:

- buyer;
- seller;
- property;
- autonomous unit, where relevant;
- parking or storage, where included;
- purchase price;
- items included in the sale.

Questions to ask:

- Does the seller match the registered owner?
- Are all owners or authorised representatives signing?
- Is the property described the same way in the registry, tax document and sale documents?
- Are parking and storage described clearly?

2. Deposit and payment

Check:

- deposit amount;
- payment deadline;
- recipient of funds;
- whether the payment is treated as sinal;
- whether later payments are also treated as deposit reinforcement;
- when payment is refundable;
- what happens if the deal stops.

Questions to ask:

- Who receives the money?

- Does the CPCV say when the deposit is lost or returned?
- Is payment required before key documents are delivered?
- Is there proof of receipt?

3. Mortgage protection

If you need bank financing, check whether the CPCV explains:

- that the purchase depends on mortgage approval;
- the minimum financing amount needed;
- deadline for bank approval;
- what happens if the bank refuses;
- what happens if valuation is too low;
- which evidence must be sent to the seller;
- whether the deposit is returned;
- whether seller-document delays extend the timeline.

Questions to ask:

- Is a bank refusal enough to recover the deposit?
- Is low valuation covered?
- Is the approval deadline realistic?
- Does the seller have to cooperate with the bank?

4. Seller documents

Ask whether the seller has provided or must provide:

- land registry certificate;
- tax property document;
- energy certificate;
- condominium documents, if apartment;
- seller identification or company documents;
- power of attorney, if someone signs for the seller;
- mortgage cancellation information, if the seller has a mortgage;
- licensing or use documents, where relevant.

Questions to ask:

- Which documents are still missing?
- When must the seller provide them?
- What happens if a document is not provided?
- Can the buyer delay or withdraw if a key document is missing?

5. Deadlines

Check:

- deadline for signing CPCV;
- deadline for deposit;
- deadline for bank approval;
- deadline for final deed;

- who schedules the final deed;
- how notices are sent;
- whether deadlines can be extended;
- what happens if the seller or bank delays the process.

Questions to ask:

- Is the final deed deadline realistic?
- Does the bank have enough time?
- Are deadlines extended if the seller delays documents?
- Is there a cure period before default?

6. Seller obligations

Check whether the seller must:

- provide documents;
- cancel registered burdens;
- cooperate with the buyer's bank;
- deliver the property free from occupants, where agreed;
- complete agreed repairs;
- deliver keys, parking, storage and equipment;
- attend the final deed;
- sell free from seller-side burdens.

Questions to ask:

- Are seller obligations as clear as buyer obligations?
- Are verbal promises written into the CPCV?
- Is there a consequence if the seller does not comply?

7. Defects, inspection and repairs

If physical condition matters, check whether the CPCV covers:

- buyer inspection;
- technical inspection condition;
- visible defects;
- repairs before final deed;
- retention until repairs are done;
- price adjustment;
- right to withdraw if serious defects are confirmed.

Questions to ask:

- Are promised repairs written down?
- Is there a deadline for repairs?
- Can the buyer inspect again before final payment?
- What happens if repair is not completed?

8. Default and withdrawal

Check:

- what counts as buyer default;
- what counts as seller default;
- notice requirements;
- whether a party has time to fix the issue;
- what happens to the deposit;
- buyer withdrawal rights;
- seller withdrawal rights;
- whether the remedies are balanced.

Questions to ask:

- Can the seller terminate too easily?
- Can the buyer withdraw if a material issue appears?
- Is the deposit treatment clear?

| Red flags

Slow down if the CPCV:

- says the deposit is non-refundable in all cases;
- has no real mortgage condition;
- requires payment before documents are delivered;
- has vague seller obligations;
- ignores registered burdens;
- gives no route if seller documents are missing;
- does not mention promised repairs;
- uses very short deadlines;
- says the buyer accepts the property as-is while important questions remain.

| What to send for review

Send:

- CPCV;
- property link;
- documents received;
- signing deadline;
- mortgage status;
- main concern.

| Next step

Need the CPCV checked before signing?

[CPCV Review /services/cpcv-review/](#)