

Final Payment & Completion Checklist

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

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| Use this checklist when

The CPCV is signed and the final deed or completion appointment is approaching.

The goal is to check the final document, registry, payment flow, seller mortgage, tax evidence and handover before the remaining price moves.

| 1. Final document

Check the final deed or authenticated document for:

- buyer details;
- seller details;
- property description;
- fraction, parking and storage;
- purchase price;
- payments already made;
- balance still due;
- registered burdens;
- seller mortgage reference;
- power of attorney references;
- final declarations;
- handover wording.

Questions to ask:

- Does the final document match the CPCV?
- Are parking and storage included correctly?
- Are agreed repairs or retention reflected?
- Is the price and payment breakdown correct?

| 2. Updated registry

Check the current registry position.

Look for:

- registered owner;
- mortgages;
- attachments;
- burdens;

- pending registration requests;
- property description;
- fraction identification.

Questions to ask:

- Is the seller still the registered owner?
- Has any new burden appeared?
- Is the seller mortgage still registered?
- Are there pending registry actions?
- Does the registry match the final document?

3. Seller mortgage cancellation

If the seller has a mortgage, check:

- creditor bank;
- amount to be repaid;
- payment recipient;
- cancellation document;
- timing of cancellation;
- whether part of the price goes to the bank;
- who confirms removal of the mortgage.

Questions to ask:

- Is the buyer paying the seller or the seller's bank?
- What proof confirms the mortgage can be cancelled?
- When will the burden disappear from registry?
- Is the process described in the final document?

4. Final payment map

Prepare a clear map:

- purchase price;
- deposit already paid;
- later payments already made;
- bank funds, if buyer mortgage;
- buyer own funds;
- amount to seller bank;
- amount to seller;
- retention, if any;
- final balance.

Questions to ask:

- Do all numbers reconcile?
- Has the seller changed payment instructions?
- Is the account holder the expected recipient?

- Has each IBAN been confirmed safely?

| 5. Tax evidence

Check whether the completion file includes:

- IMT payment evidence;
- Stamp Duty evidence;
- exemption evidence, if claimed;
- correct buyer and property details;
- transaction value.

Questions to ask:

- Are tax documents ready before signing?
- Do values match the transaction?
- Is the buyer's bank waiting for any tax evidence?

| 6. Power of attorney

If someone signs for buyer or seller, check:

- POA identifies the party;
- POA covers the property;
- POA covers final deed;
- POA covers mortgage acts, if relevant;
- POA covers payment declarations, if relevant;
- POA is accepted by the completion office;
- original or accepted certificate is available.

Questions to ask:

- Has the bank accepted the POA?
- Has the notary, Casa Pronta or lawyer office accepted it?
- Does it allow the exact act being signed?

| 7. Handover

Before final payment, check:

- keys;
- access cards;
- parking;
- storage;
- meters;
- furniture or inventory;
- agreed repairs;
- snagging list;
- retention;
- utilities information;

- building or condominium documents.

Questions to ask:

- Are keys delivered at signing?
- Are repairs complete?
- Is a retention needed?
- Has the property condition changed since CPCV?

| 8. Registration after signing

Confirm:

- who submits registration;
- whether registration is part of Casa Pronta;
- whether buyer mortgage is registered;
- when proof of ownership registration will be available;
- who checks updated registry after completion;
- when seller mortgage cancellation is confirmed.

Questions to ask:

- Who is responsible after the signing?
- When will the buyer see the updated registry?
- Who follows up if a registration issue appears?

| Red flags

Do not transfer the balance without clarification if:

- registry is outdated;
- seller mortgage cancellation is unclear;
- payment recipient changed at the last minute;
- deed does not match CPCV;
- POA acceptance is not confirmed;
- tax evidence is missing;
- agreed repairs are unfinished;
- handover is vague;
- no one is responsible for registration follow-up.

| Next step

Need the final deed, registry, payment flow and completion package checked?

Final Deed & Completion Review </services/final-deed-payment-review-portugal/>