

Foreign Buyer Purchase Timeline

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

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Use this timeline when

You are buying property in Portugal from abroad or as an international buyer.

The goal is to understand the main stages before you sign, pay, issue a power of attorney or complete the purchase.

Stage 1 — Property selection

What usually happens:

- you find a property;
- agent shares listing and basic documents;
- seller expects quick interest;
- reservation may be requested.

Buyer focus:

- do not rely only on photos;
- identify the property and seller;
- ask what documents are available;
- decide whether reservation payment is safe.

Useful buyer check:

[Reservation Agreement Review](#) /services/reservation-agreement-review-portugal/

Stage 2 — Reservation

What usually happens:

- agent or seller sends a reservation agreement;
- buyer is asked to pay a reservation fee;
- object may be taken off market for a short period;
- CPCV deadline may start running.

Buyer focus:

- refund wording;
- deadline for CPCV;
- mortgage condition;
- seller obligation to provide documents;
- whether the property is actually reserved.

Useful buyer check:

[Reservation Agreement Review /services/reservation-agreement-review-portugal/](#)

| Stage 3 — Pre-CPCV documents

What usually happens:

- buyer receives registry and property documents;
- seller may send documents in separate messages;
- condominium documents may be missing;
- mortgage or licensing questions may appear.

Buyer focus:

- check owner;
- check burdens;
- check seller authority;
- request missing documents;
- decide what must go into CPCV.

Useful buyer check:

[Pre-CPCV Legal Due Diligence /services/pre-cpcv-legal-due-diligence-portugal/](#)

| Stage 4 — CPCV

What usually happens:

- seller or lawyer sends CPCV;
- buyer is asked to sign and pay deposit;
- deadlines for final deed are set;
- mortgage and withdrawal conditions become important.

Buyer focus:

- deposit;
- payment terms;
- mortgage clause;
- seller obligations;
- missing documents;
- default and withdrawal;
- repair or inspection conditions.

Useful buyer check:

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

| Stage 5 — Mortgage, if used

What usually happens:

- bank reviews buyer profile;
- property valuation is ordered;

- final approval depends on documents and valuation;
- approved terms and credit documents follow.

Buyer focus:

- whether CPCV protects deposit;
- whether valuation can create a cash gap;
- whether deadlines are realistic;
- whether seller must cooperate with bank.

Useful buyer check:

Mortgage Purchase Legal Review </services/mortgage-purchase-legal-review-portugal/>

| Stage 6 — Power of attorney, if remote

What usually happens:

- buyer cannot attend signature or completion;
- a lawyer or representative may sign;
- POA is signed abroad or in Portugal;
- bank and completion office must accept it.

Buyer focus:

- what representative can sign;
- whether they can change terms;
- whether they can handle payments;
- whether they can substitute another person;
- when POA ends.

Useful buyer check:

Power of Attorney Review </services/power-of-attorney-review-property-portugal/>

| Stage 7 — Technical inspection

What usually happens:

- buyer views property again or orders inspection;
- visible defects may appear;
- repairs or retention may need discussion;
- new-build handover may require snagging.

Buyer focus:

- damp;
- cracks;
- roof or terrace;
- plumbing;
- electrical red flags;
- renovation quality;
- handover defects.

Useful buyer check:

[Technical Property Inspection /services/technical-property-inspection-portugal/](#)

| Stage 8 — Final deed and payment

What usually happens:

- completion appointment is scheduled;
- buyer or bank prepares funds;
- seller mortgage may need cancellation;
- tax evidence and final document are prepared.

Buyer focus:

- final deed matches CPCV;
- updated registry;
- payment instructions;
- seller mortgage cancellation;
- tax evidence;
- registration plan;
- keys and handover.

Useful buyer check:

[Final Deed & Completion Review /services/final-deed-payment-review-portugal/](#)

| Stage 9 — After completion

What usually happens:

- ownership registration is completed;
- keys are delivered;
- utilities and condominium contact are updated;
- remaining repairs or handover issues may need follow-up.

Buyer focus:

- proof of registration;
- updated registry;
- utility transfer;
- condominium communication;
- repair completion;
- document archive.

Useful buyer check:

[Full Buyer Representation /services/full-buyer-representation-property-portugal/](#)

| Main buyer rule

At every stage, ask the same question:

Do I understand what I am signing, what I am paying, what is still missing and who is responsible if the next step fails?

If the answer is no, slow down before the signature or transfer.

| Next step

Need buyer-side support through the purchase?

Full Buyer Representation </services/full-buyer-representation-property-portugal/>