

Pre-CPCV Document Request Checklist

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

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Use this checklist when

You have selected a property but have not yet signed CPCV or paid a large deposit.

The goal is to request the key documents before the purchase becomes harder to negotiate or leave.

Core property documents

Ask for:

- land registry certificate;
- tax property document;
- energy certificate;
- current property description;
- property plans, where available;
- use or licensing documents, where relevant;
- renovation documents, where relevant;
- mortgage or burden information, if visible in registry;
- parking and storage identification, if included.

Questions to ask:

- Does the property in the documents match the property being sold?
- Are the areas, fraction, address and use consistent?
- Are parking and storage legally identified?
- Are any documents missing or outdated?

Seller documents

For a private seller, ask for:

- seller identification;
- marital or co-owner information, where relevant;
- power of attorney, if someone signs for the seller;
- inheritance or estate documents, where relevant.

For a company seller, ask for:

- company certificate or commercial registration evidence;
- identification of the person signing;
- authority of the manager or director;
- company power of attorney, if used;

- confirmation that the company is the seller named in the CPCV.

Questions to ask:

- Who is legally selling?
- Who signs the CPCV?
- Does the signer have authority?
- Are all required owners or representatives included?

Registry checks

Ask for information about:

- registered owner;
- mortgages;
- attachments;
- other burdens;
- pending registration requests;
- easements or other rights, where relevant.

Questions to ask:

- Is the seller the registered owner?
- Is there an active mortgage?
- How will any mortgage be cancelled?
- Are there pending registry changes?
- Is the buyer being asked to sign before registry issues are resolved?

Condominium documents

If the property is an apartment or unit in a building, ask for:

- administrator declaration of charges and debts;
- recent meeting minutes;
- current budget;
- regular fee amount;
- extraordinary contribution notices;
- reserve-fund information;
- condominium regulations;
- technical reports or contractor quotations, if works are discussed.

Questions to ask:

- Does the seller owe condominium money?
- Have major works been approved?
- Are future extraordinary payments expected?
- Are there recurring building issues?
- Who pays approved works after completion?

Mortgage-related documents

If the seller has a mortgage, ask:

- which bank holds the mortgage;
- estimated amount to be repaid;
- how cancellation will happen;
- whether part of the price goes to the seller's bank;
- what document will confirm cancellation.

If the buyer needs a mortgage, ask whether the seller can provide:

- registry documents;
- tax document;
- energy certificate;
- condominium documents;
- seller identification;
- other documents requested by the buyer's bank.

Questions to ask:

- Can the bank complete its process before CPCV deadlines expire?
- Does the seller have to cooperate with the buyer's bank?
- Are document delays covered by the CPCV?

Technical condition documents

Ask for:

- renovation description;
- guarantees for recent works, if any;
- technical reports already available;
- known defects;
- previous repair information;
- building works information, if apartment.

Questions to ask:

- Does the current physical condition match the documents?
- Were layout changes made?
- Are defects or repairs mentioned in writing?
- Should a technical inspection be done before CPCV?

Before you sign CPCV

Confirm:

- key documents received;
- missing documents listed;
- seller questions sent;
- mortgage timing understood;
- technical inspection decision made;
- conditions to include in CPCV identified;

- deposit risk understood.

| Red flags

Slow down if:

- the seller refuses documents;
- the agent says documents can come after deposit;
- the seller is not clearly the registered owner;
- a company seller cannot show signing authority;
- condominium minutes are not provided;
- there is an unresolved registry issue;
- mortgage cancellation is vague;
- repairs are only promised verbally;
- the CPCV deadline is too short for review.

| Next step

Need the property and seller documents checked before CPCV?

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