

Where do I sign?

It's decided! You are going to sign your mortgage.

These are important days in which everything will move very swiftly and you have to be sure and prepared so as not to leave anything to chance. With the help of your financial advisor you will be confident thanks to their constant guidance.

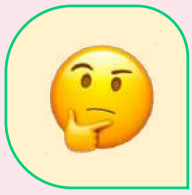


Period of reflection

Once you have signed all of the precontractual documentation there will be a period of reflection lasting **between 10 and 14 days** (depending on the autonomous region) aimed at assessing the operation as a whole and for you to visit the notary of your choice to **receive the obligatory notarial** advice before signing the deed.

Once this period is over and you have received the notarial advice, we will visit the same notary together to **sign the sale and mortgage loan deeds**. Both will be signed on the same day, one after the other.





What are the deeds?

The public document that is signed before the notary is known as the deed, and it reflects all the terms and conditions of an agreement, contract or transaction. In the case of the sale of a property, two types of deeds are usually signed at the same time:



Deed of sale

This is the document that contains the transferral of a property from one owner to another; the deed of sale is signed before the notary and entered into the Property Registry.



Public mortgage loan deed

This is the contract that reflects the rights and obligations of the Financial Entity (lender) and the client (borrower).

Let us help

We know that reviewing deeds is not easy and an expert who is looking out for your interests is necessary to help you to check that everything is in order and, where appropriate, agrees to modify whatever you wish. It is perhaps at this point that you will most value the figure of your financial advisor, who is going to play a truly important role for you.

We all know that signing before a notary is an important moment because it is unfamiliar. You will be able to contact your financial advisor on this very special day, so that you feel safe and supported, making the moment truly emotional and positive.

You will leave the appointment as a homeowner!



It's time!

If you agree with the contents of the deeds, the next step is to **sign before a notary on the agreed date.**

To do so, you need to take the original ID card (or personal D document) of all the people who are going to sign as new owners or parties involved in the mortgage to the notary's office. The pre-contractual documentation that you signed will already be at the notary's office and will be included in the mortgage deed.

Once before the notary, they will **read the sale and mortgage loan deeds** out to you.

The notary

Signing these deeds before a notary is a **safeguard for both parties and the process itself**, witnessing what is being declared at that moment and checking, among other points, the identity and capacities of the seller and buyer to perform such a transaction.

The seller and the buyer (you) will sign the deeds of sale.

Then you must sign the mortgage loan deeds with us, and at that point, the payable amounts will be given to the seller, discounting any previous charges, where they exist.

Once signed, these deeds will be entered into the Property Registry. We will keep the original mortgage loan deed and you will receive a copy of it, together with proof of the settlements of the corresponding charges.

An agency that handles administrative activities will normally do this for you.



What do you want to do next?

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