Property
Guidance
Network

EXAMPLE

PROPERTY GUIDANCE NETWORK

Mortgage report & financing overview

Alex Sample

Purchase in Spain, region Costa del Sol, Andalucía

Report date: November 17, 2026

Prepared by Your Guide

Property Guide · Certified Partner

This report reflects the bank's official calculation and the costs as they are now known. It is not a mortgage offer and not financial advice.

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Example report for a fictional client, for illustration only. Your own report is based on your documents and a bank's own figures.

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01 WHO WE ARE

Property Guidance Network is the quality mark under which Certified Partners guide buyers who want to buy and finance a home abroad. We work with a network of local specialists in the country of purchase: real estate agents, mortgage advisors, lawyers, notaries and home inspectors.

Your Property Guide is your single point of contact and a Certified Partner of Property Guidance Network. Your Guide turns your wishes into a concrete search and purchase profile, brings in the right specialists and watches the schedule and the deadlines. That gives you one line through a process that normally involves five to eight parties.

This report maps out your financial room: what the bank in the country of purchase is prepared to lend, which costs come on top, what you bring in yourself and what your monthly payment will be.

One point of contact
From the first question until after you get the keys, in your own language.

Local specialists
The right party at the right moment, in the country of purchase.

A fixed way of working
Twelve steps, the same way in every country.

After the keys too
Aftercare and referral to a tax advisor, property management or rental.

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02 HOW A MORTGAGE ABROAD WORKS

From what you told us we mapped out your wishes: what you want to finance, which costs come on top and what the monthly payments will be. Below are the principles that apply in almost every country to a mortgage for non-residents.

Financing on the value of the property

Banks finance part of the purchase price or the appraised value, whichever is lower. You bring in the rest yourself, as your down payment.

Age and term

The mortgage has to be paid off before a certain age. The age of the oldest applicant therefore sets the longest term.

Income and debt test

The bank looks at your income and at all the payments you already have, at home too. A share of your income may go to your total housing costs.

Buyer's closing costs

On top of the purchase price come taxes, the notary, the appraisal and legal fees. Count on a considerable percentage of the price, which you pay from your own funds.

Type of mortgage

Most banks offer only a fully amortizing mortgage: you pay it off in full over the term.

Interest and tax

Fixed, variable and mixed rates all occur. What the mortgage means for your taxes, in the country of purchase and at home, is a question for a tax advisor.

Note: percentages and limits differ per country

The exact limits for financing, age, the income test and closing costs are set by the banks and the government of Spain, and they change from time to time. The amounts in this report come from the official calculation by A Spanish bank (example) of November 17, 2026. Your Property Guide goes over with you what applies in Spain.

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03 FINANCING PLAN

The plan below is based on the official calculation by A Spanish bank (example) and on the costs as they are now known for Spain.

Mortgage according to the bank	Amount
Purchase price or appraised value	€300,000
Mortgage amount granted	€210,000
Loan-to-value	70%
Interest rate	3.10%
Rate type	Fixed
Term	25 years (300 months)

Additional costs (buyer's closing costs)	Amount
Transfer tax or registration costs	€21,000
Notary fees	€1,050
Legal advice or lawyer	€3,000
Appraisal fee	€400
Administration or gestor	€450
Bank charges and origination fee	€500
Home inspection	€500
Other costs	€500
Total additional costs	**€27,400**

What you bring in yourself	Amount
Purchase price	€300,000
Buyer's closing costs	€27,400
Total to be financed	**€327,400**
Less: the bank's mortgage	€210,000
Own funds needed	**€117,400**
Own funds available	€140,000
Surplus or shortfall	**€22,600**

A positive amount under surplus means you have enough funds of your own for this purchase.

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04 MONTHLY COSTS

Based on the figures above, your monthly payment looks like this.

Monthly costs	Amount per month
Mortgage (principal and interest)	€1,007

On top of this come the insurance the bank requires, the municipal taxes (such as the IBI) and any community fees. The bank names the required insurance in its offer; your Property Guide helps you estimate the rest.

05 REPAYMENT SCHEDULE BY YEAR

How the mortgage runs over the term. With a variable rate this is an indication.

Year	Opening balance	Interest	Principal	Closing balance	Paid in the year
1	€210,000	€6,430	€5,651	€204,349	€12,082
2	€204,349	€6,252	€5,829	€198,519	€12,082
3	€198,519	€6,069	€6,012	€192,507	€12,082
4	€192,507	€5,880	€6,202	€186,305	€12,082
5	€186,305	€5,685	€6,397	€179,909	€12,082
6	€179,909	€5,484	€6,598	€173,311	€12,082
7	€173,311	€5,277	€6,805	€166,506	€12,082
8	€166,506	€5,063	€7,019	€159,487	€12,082
9	€159,487	€4,842	€7,240	€152,247	€12,082
10	€152,247	€4,614	€7,467	€144,780	€12,082
11	€144,780	€4,379	€7,702	€137,078	€12,082
12	€137,078	€4,137	€7,944	€129,133	€12,082
13	€129,133	€3,887	€8,194	€120,939	€12,082
14	€120,939	€3,630	€8,452	€112,487	€12,082
15	€112,487	€3,364	€8,718	€103,769	€12,082
16	€103,769	€3,090	€8,992	€94,777	€12,082
17	€94,777	€2,807	€9,275	€85,503	€12,082
18	€85,503	€2,515	€9,566	€75,937	€12,082
19	€75,937	€2,215	€9,867	€66,070	€12,082
20	€66,070	€1,904	€10,177	€55,892	€12,082
21	€55,892	€1,584	€10,497	€45,395	€12,082

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Year	Opening balance	Interest	Principal	Closing balance	Paid in the year
22	€45,395	€1,254	€10,827	€34,568	€12,082
23	€34,568	€914	€11,168	€23,400	€12,082
24	€23,400	€563	€11,519	€11,881	€12,082
25	€11,881	€200	€11,881	€0	€12,082

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06 IN CLOSING

With this report you have a complete picture of your financial room for the purchase in Spain: what the bank lends, which costs come on top, what you bring in yourself and what you pay each month.

We discuss the next step together. That can be searching for a home, applying for the mortgage, or having a home you have already found checked. Your Property Guide brings in the right specialists for it and keeps the overview.

> **What this report is not**
>
> This report reflects the official calculation by A Spanish bank (example) and the costs as they are known at this moment. It is not a mortgage offer and not financial advice, and no rights can be derived from it. The bank and the specialists involved remain responsible for their own calculation and assessment. Your Property Guide guides and coordinates.

Your Property Guide · Certified Partner	
Name	Your Guide
Phone	–
Email	–
Countries and languages	Spain · English, Spanish

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B APPENDIX: WHAT THIS REPORT IS BASED ON

The figures in this report are based on the following data.

Item	Value
Report date	November 17, 2026
Country of purchase	Spain
Region or town	Costa del Sol, Andalucía
Type of home	Apartment, resale
Bank or lender	A Spanish bank (example)
Date of the bank's calculation	November 17, 2026
Applicant's name	Alex Sample
Applicant's date of birth	May 12, 1978
Co-applicant's name	Jordan Sample
Co-applicant's date of birth	September 3, 1981
Applicant's net monthly income	€5,800
Co-applicant's net monthly income	€2,400
Current housing costs per month	€2,100
Other debt payments per month	€350
Own funds available	€140,000
Purchase price of the home	€300,000
Mortgage according to the bank	€210,000
Term	25 years
Mortgage interest rate	3.10%

- The interest rate is the rate at the moment of the bank's calculation.
- The income is your regular net income as you stated it.
- The closing costs are an indication based on the rates in Spain.
- This is an indicative calculation from which no rights can be derived.

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