



Legal analysis

Description



- **Property Legal Due Diligence “ Essential Checks Before Buying in Portugal**

Before signing a **Promissory Purchase Contract (CPCV)**, thorough legal verification is crucial to avoid hidden liabilities. Hereâ€™s what ProDirecta investigates for every transaction:

1. Property Land Registry Certificate (*Certidão de Teor Predial*)

Issued by: Land Registry Office (*Conservatória do Registo Predial*)

Purpose: The "identity card" of the property, confirming:

" Legal ownership (seller's name matches registered owner).

" Encumbrances (mortgages, liens, usufructs, or pending lawsuits).

" Legal status (e.g., if owned by a company, we verify the seller's authority to transfer).

• **Critical Check:** Uncanceled old mortgages or "onerous" clauses (restrictions on resale).

2. Fiscal Matrix Certificate (*Certidão Matricial / Caderneta Predial*)

Issued by: Tax Authority (*Finanças*)

Key Details:

" Tax identification (parish number, property matrix reference).

" Fiscal value (used for IMI calculations).

" Current owner (and tax compliance status).

" Property characteristics (area, boundaries, land use e.g., agricultural/rural).

• **Request an updated copy to ensure no unpaid taxes are inherited.**

3. Licensing & Habitation Certificates

A. Usage License (*Licença de Utilização*)

Issued by: City Council (*Câmara Municipal*)

Confirms:

" The property complies with **approved construction plans**.

" It's legally habitable (for residential) or operational (commercial).

B. Building License (*Licença de Construção*)

Required for:

" New constructions or major renovations.

" Issued pre-construction; finalized with a **Habitation License** post-inspection.

• **Red Flags:**

- Lack of a Habitation License (may indicate illegal construction).
- Discrepancies between the built structure and licensed plans.

4. Additional Verification Steps

• **Municipal Archives:** Check for:

- Pending fines or urban violations.
- Ongoing construction permits.
- Zoning restrictions (e.g., rural land use limitations).

• **Condominium Records** (if applicable):

- Verify meeting minutes for pending fees or litigation.

Why Partner with ProDirecta?

We handle all due diligence, including:

• **Document retrieval** (from registries, tax offices, and municipalities).

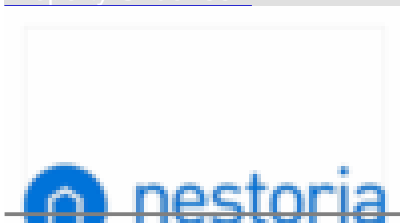
• **Legal analysis** (identifying risks like unregistered extensions).

• **Post-sale support** (resolving legacy tax issues or licensing gaps).

• **Need a property vetted?** Contact us for a pre-purchase audit.

#PortugalRealEstate #DueDiligence #PropertyLaw

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Nestoria



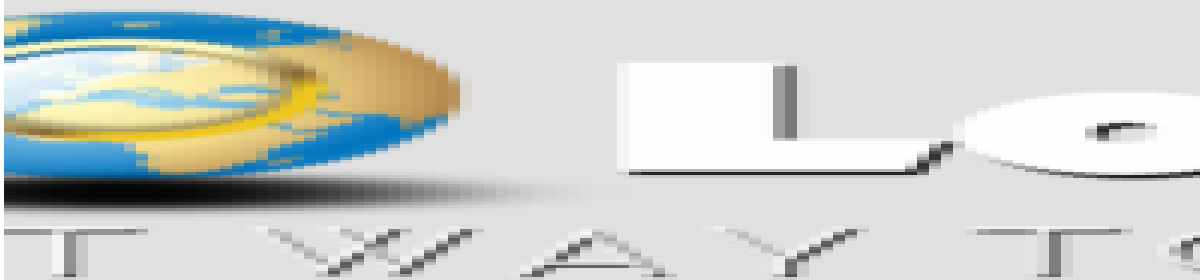
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Author

prodirecta