

CALLE DEL FARO DE PAPEL, 17 · 2B · PUERTO BRISA DEMO, COSTA BLANCA

A coastal flat with a terrace

Two bedrooms, a living room opening onto a terrace, second floor. Advertised as 95 m²; comparable Registry and cadastral records show 84 m². Confirm the condition and sea view during a viewing.

Lowest active asking price

215,000 €

35/100

Transaction risk*

Clarify before the deposit

An overall assessment of transaction risk based on the information checked. A lower score means fewer identified risks. Supporting evidence and next steps appear below; information still needed is listed separately.*

01 / AI

AI summary: what matters before deciding

35/100 is the overall transaction-risk assessment based on the information checked. A lower score means fewer identified risks. This falls in the “clarify before the deposit” band: 10 points for the mortgage entry, 20 for the area discrepancy and 5 for different active asking prices. The property has been matched across sources, and the seller’s name matches the registered owner.

The lowest active asking price is €215,000; the second portal shows €235,000. During the 217 days since the first observation, two reductions were recorded: €245,000 to €235,000, then €215,000, alongside a withdrawal and republication. Ask for the current price to be confirmed and the changes explained to prepare your offer.

Our recommendation is to obtain the bank documents and agree the mortgage discharge arrangements before paying a deposit, then request a plan and evidence for the advertised 95 m² against 84 m² in the Registry and Cadastre. If the discrepancy remains, arrange a professional measurement. If you prefer us to handle the clarification, “Turnkey purchase — stage 1: full property check” costs €299: we review the seller’s documents and debt information and prepare a purchase plan.

The available sources have been compared. The next steps are a viewing and obtaining evidence of community debts and agreed special assessments; those details are still outstanding. Discuss the price together with arrangements for resolving these questions, and record the agreement before paying a deposit.

> **At 35/100, the next step is to clarify documents and terms before the deposit.**

02 / 35:100

Why 35 out of 100

0–19: low identified risk; optional step-by-step Purchase support costs €149. 20–39: clarification needed; you can ask us to handle it through the full property check, stage 1, for €299. 40–69: elevated risk; 70–100: high risk; we recommend a lawyer before the deposit. If you prefer to start with us, the €299 full check helps review documents and prepare a plan for the next steps. Gaps in key information require further checks; a critical barrier to the purchase determines the next step regardless of the total score.

+10 A mortgage entry remains

Source: Nota simple · 03 Nov 2026

The extract contains a mortgage entry. Request the current loan balance and documents setting out the agreed discharge arrangements; these are still outstanding.

Next step. Request the bank documents and a plan to address the entry at completion.

+20 Two advertisements add 11 m²

Source: Registry + Catastro + 2 listings · 03–04 Nov 2026

Registry and cadastral records show 84 m²; both portals advertise 95 m². The demo compares the same built-area definition. The 13.1% difference relative to 84 m² remains unexplained.

Next step. Ask for a plan and the document supporting 95 m²; obtain a professional measurement if needed.

+5 One property, two active asking prices

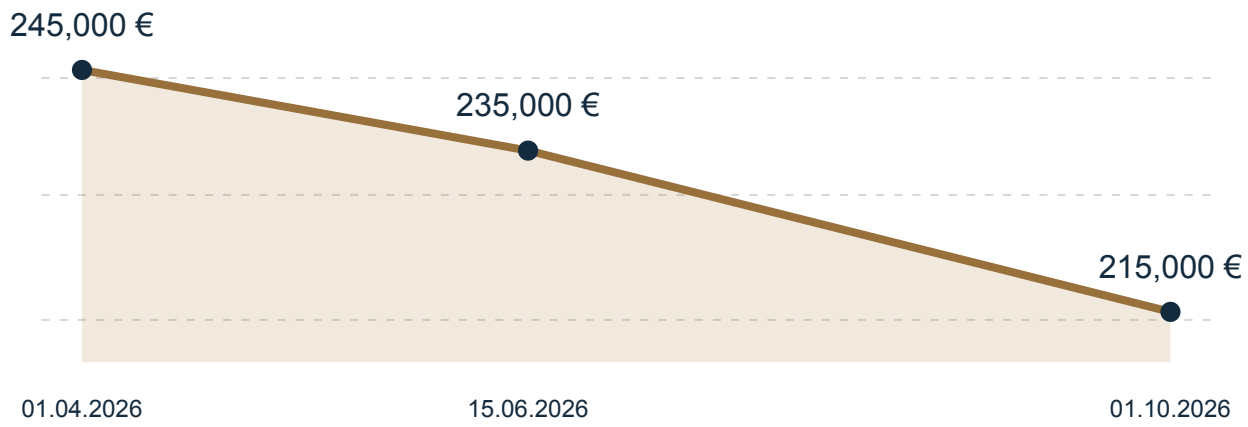
Source: Property Oh-Ho + Homes by the Sea and Nearby · 04 Nov 2026

€215,000 and €235,000: a €20,000 spread, or 9.3% of the lower price.

Next step. Confirm the current price, what is included and both agencies' authority.

03 / €

Price and listing history



€245,000 → €235,000 → €215,000. Two reductions; reductions already advertised are not counted again as savings.

Property Oh-Ho

Costa Blanca Super Estate Demo

215,000 €

Active · 04 Nov 2026

Homes by the Sea and Nearby

Sea in Slippers Demo

235,000 €

Active · 04 Nov 2026

04 / 75:100

Potential for discussing the price*

A calculated guide for discussing a reduction from the lowest active asking price of €215,000.*

3–6%

Illustrative reduction range

6,450 € – 12,900 €

Corresponding offer range

202,100 € – 208,550 €

How the 75/100 index is built

- 217 days since first observation · 30 points
- Two distinct price reductions · 20 points
- 9.3% active asking-price spread · 15 points
- Unexplained area discrepancy · 10 points

Scenario formula: 75 × 0.04–0.08% = 3–6%. On €215,000 this is €6,450–12,900.

05 / ✓

Documents to request from the seller

1. **Bank evidence for the mortgage**

   Current outstanding balance; if repaid, evidence of repayment. Separately clarify the documents and process for removing the entry: repayment and Registry discharge are different.

2. **Area document and plan**

   The source of the advertised 95 m², its definition and a plan. Compare like-for-like with 84 m² rather than mixing usable area, built area and terrace.

3. **Written offer and authority**

   Confirm the current asking price and included items, who is selling and the agency’s authority. If a representative will sign, request evidence of their authority.

4. **Community documents**

   Debt status and agreed special assessments. These are missing from the demo and must be requested separately from the Registry extract.

5. **Draft deposit agreement**

   Agree with the seller how the contract will record the area, mortgage discharge arrangements and receipt of missing documents before commitments are made.

06 / ?

Questions for the seller

1. Do you confirm €215,000? What is included, and why does the other agency show €235,000?
2. Are both agencies authorised? Who will sign and receive payment?
3. Which document supports 95 m², and which parts of the flat or terrace are included?
4. What is the mortgage balance, who will arrange discharge, and which documents will confirm it?
5. Why was the listing removed and restored? Did conditions change or works take place?
6. Are there community arrears or agreed special assessments? Can you provide the supporting documents?
7. How will the deposit draft address area, mortgage and outstanding documents?

What to clarify before the deposit

Arrange a viewing and, if needed, a professional measurement. Have a specialist assess the physical condition and request permit and community documents. These checks are still outstanding in this example. The house check additionally covers plot risks.

Method and sources

Version 3: owner/seller mismatch 40; mortgage only 10, other charges 30; characteristic discrepancies 20; active asking-price spread of at least 5% adds 5; plot caution/alert 20/40 at the maximum severity. Groups count once, total capped at 100. Evidence and dates accompany findings.

BOE · Ley 49/1960 · art. 9 · Banco de España · Cancelación registral

RightNOW · RN-2604 · 04.11.2026

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* This demonstration property uses fictional addresses, photographs, participants, dates and data to illustrate the report format. It is not an offer for sale.

  The risk score is an attention index, not a probability of losing money. The negotiation guide uses a conditional RightNOW scale that has not been validated against completed transactions; it guarantees neither a discount nor a market valuation. A mortgage alone adds no negotiating leverage. Ownership disputes, restrictive charges, serious plot alerts or missing key evidence suppress the numerical guide.

  The history records observed listings and asking prices and may be incomplete. Withdrawal does not confirm a completed sale, and 217 days since the first observation do not establish continuous marketing. Previously advertised reductions are not counted again in the negotiation range.

  The check covers available sources on the stated dates. Viewings, measurements, confirmation of physical condition, full permit review and legal handling are separate services; no plot-risk package was ordered for this flat. Missing evidence remains an open question, and no registered entry does not establish the absence of every debt. A mortgage entry alone proves neither arrears nor inability to sell. The documents and terms of an individual purchase require a case-specific review.