

PRACTICAL PACK

Property documents: inventory and useful requests

A working file for organising what you have, requesting what is missing and taking focused questions to the professionals handling the sale.

1	Property document inventory
2	Requests to the condominium, bank and municipality
3	CPCV clause review map
4	Power of attorney and completion cautions

How to use it

Complete the notes column, keep access codes and record discrepancies. Never send Portal das Finanças passwords, bank codes or account credentials to third parties. Share only the documents needed through the agreed channel.

This pack is not a CPCV, deed or power of attorney template and does not replace legal, tax, notarial, Land Registry, technical or municipal advice.

INVENTORY

The property file on one page

This list is a starting point. The transaction professional should confirm the documents that apply to the property and agreed sale.

Document	Purpose	Where	Notes
[] Owners' identification	Confirms who may take part in the sale.	Each owner or authorised representative.	Check tax number, capacity, authority and validity.
[] Caderneta predial	Tax data: article, use, areas and taxable value.	Portal das Finanças.	Stated validity: 12 months. Compare with the registry.
[] Certidão permanente	Ownership, description, charges and pending applications.	Predial Online.	Code valid for 6 months. Online fee: EUR 15 on 31-08-2026.
[] Energy certificate	Class and identifier used in the advert and sale.	Qualified expert / SCE.	Check validity and that it matches the property.
[] Use and planning information	Clarifies the applicable title and use.	Municipality and existing records.	The relevant evidence depends on the property's age, use and regime.
[] Condominium declaration	Charges and any outstanding amounts for the unit.	Condominium administrator.	Request early and confirm the date needed for completion.
[] Mortgage and discharge	Organises repayment and removal of the charge.	Bank and transaction professional.	Align the amount, evidence and completion timetable.
[] Case-specific records	Inheritance, tenancy, co-ownership, rural land or building work.	Registry, municipality and relevant professionals.	Do not apply one generic list without reviewing the case.

REQUESTS

Wording you can adapt

Replace the fields in square brackets. These templates request information; they do not accept terms or give payment instructions.

1. Request to the condominium administrator

Subject: Declaration for the sale of unit [LETTER / IDENTIFIER]

Dear Administrator,

I am the owner of unit [IDENTIFIER] at [ADDRESS] and would like to request the condominium declaration needed to prepare the sale. Please state the current charges and any outstanding amounts and let me know the expected issue date.

Contact details: [NAME, PORTUGUESE TAX NUMBER, EMAIL, TELEPHONE].

Kind regards,
[NAME]

2. Request to the bank about a mortgage discharge

Subject: Preparing a property sale - loan [REFERENCE]

Dear Sir or Madam,

I am preparing the sale of the property linked to loan [REFERENCE]. Please provide written information on the procedure, notice, documents and details needed to confirm the repayment figure and prepare the mortgage discharge for completion.

Please also identify the responsible contact and any applicable fees. I am not authorising repayment at this stage.

Kind regards,
[NAME, TAX NUMBER, CONTACT]

3. Request for municipal information

Subject: Property planning records - [ADDRESS / TAX ARTICLE]

Dear Sir or Madam,

I am the [OWNER / AUTHORISED REPRESENTATIVE] of the property at [ADDRESS], tax article [ARTICLE], Land Registry description [NUMBER]. I would like to confirm which municipal records may be consulted or requested to prepare a sale, including the applicable use title, plans or building-file records where they exist and apply.

Please identify the service, form, fee, authority evidence and estimated response time.

Kind regards,

[NAME, TAX NUMBER, CONTACT]

CPCV

A clause map to take to the review

Do not copy this map to create a contract. Use it to check whether the transaction-specific draft answers the points below clearly.

Point	Question	Evidence / source	Status
☐ Parties and authority	Who signs and in what capacity.	Identification and power of attorney, if any.	☐ Confirmed
☐ Property and title	Consistent tax and registry description.	Caderneta and certidão permanente.	☐ Confirmed
☐ Charges and occupation	Mortgage, tenancy, usufruct, attachment or occupation.	Registry and parties' information.	☐ Treatment defined
☐ Price and deposit	Amounts, dates, recipients and proof of payment.	Offer and payment route.	☐ Written without gaps
☐ Conditions	Finance, valuation, documents or regularisation.	Evidence, owner, deadline and consequence.	☐ Objective tests
☐ Pre-emption	Applicable public and private notices.	Casa Pronta and legal review.	☐ Confirmed
☐ Completion	Date, place, form, documents, costs and handover.	Professional handling the transfer.	☐ Organised
☐ Default	Consequences, notices and any extension.	Draft reviewed for the transaction.	☐ Understood

Form and validity

A CPCV must comply with the required form and, depending on the property and applicable regime, requirements may concern the written document, signatures, certification and planning evidence. The appointed lawyer, solicitor or notary should confirm the form, any exceptions and the final wording before signature.

LIMITS

Power of attorney, completion and official links

Power of attorney

Confirm whether the representative may negotiate, sign the CPCV, sign the final transfer, receive money and issue a receipt, deal with the mortgage, file notices, hand over keys or delegate authority. Authority to sign does not automatically mean authority to receive money.

For a change in property ownership, the official service states that irrevocable powers of attorney, substitutions, amendments and terminations must be registered. Registration of other powers of attorney is optional.

The wording, form, property, limits, duration and revocation should be confirmed by the appointed professional. If the document is made abroad, ask whether an apostille and certified translation are required for its use in Portugal.

No deed template

IMOJA does not provide a generic deed or final sale instrument. The transfer may be completed through a public deed or another legally permitted authenticated instrument, depending on the case. It must reflect the real parties, property, registrations, taxes, payments and agreed terms and be prepared and authenticated through the appropriate qualified professional.

Official links

[Caderneta predial - Portal das Finanças](#)

[Certidão permanente - Predial Online](#)

[Public pre-emption - Justiça](#)

[Property sales and CPCV - gov.pt](#)

[Promise contracts - Diário da República](#)

[Power of attorney registration - Justiça](#)

[Authenticated private documents - Justiça](#)

General information reviewed on 31 August 2026. Recheck prices, deadlines and requirements when making a request.