

Property Buyer's Checklist in Greece

Buying property in another country is a step that requires a strict sequence of actions. Mistakes in the stages can lead to transaction delays or a residence permit refusal. This checklist has been compiled by practicing lawyers and contains the current, legally sound algorithm for completing the procedure in Greece.

STAGE 1: Preparation and Analytics

01. Legal consultation: Analysis of your situation, selection of grounds for obtaining a residence permit, and budget calculation.
02. Program selection: Determining the investment format (the "Golden Visa" program or other types of residency).
03. Property selection: Searching for properties, initial screening based on price, location, and technical condition criteria.

STAGE 2: Preliminary Agreements and Property Audit

04. Legal due diligence: Analyzing the history of the property and the seller in the Land Registry (Hypothylakeio / Ktimatologio).
05. Encumbrance check: Verifying documents for the absence of liens, arrests, lawsuits, and debts.
06. Negotiation support: Fixing the final price of the property and the terms of the future transaction with the seller.
07. Preliminary contract: Preparing and signing the agreement (compromis) and paying a security deposit.

STAGE 3: Tax and Banking Procedures

08. Obtaining AFM: Obtaining a Greek individual tax registration number at the tax office (DOY).
09. Bank account opening: Opening a personal current account in a Greek bank for the legal transfer of funds.
10. Tax payment: Calculation and mandatory payment of the property transfer tax (FMA) strictly prior to signing the transaction.

STAGE 4: Closing the Transaction and Property Rights Registration

11. Document translation: Notarization and translation of the buyer's personal documents into Greek.
12. Contract approval: Final review of the text of the main notarial purchase and sale agreement.
13. Contract signing: Legal support and signing of the main contract in the presence of a notary.
14. Final payment: Arranging the official transfer of the full property value from the buyer's account to the seller's account.
15. Property registration: Entering the data of the new owner into the Land Registry and the Mortgage Registry.

STAGE 5: Residence Permit Processing and Aftercare

16. Dossier collection: Preparing the complete package of personal and investment documents for submission to the migration service.
17. Applying for Residence Permit: Registering the application and receiving a temporary waiting certificate (Blue Paper).
18. Biometrics submission: Assistance at the migration authorities for fingerprinting and receiving the residence permit card.
19. Tax planning: Initial consultation on owner's obligations (E9 declaration, ENFIA tax).
20. 24/7 Support: Access to a concierge service for property management and adaptation questions in the country.

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