PROPERTY IDENTITY, LOCATION AND SUMMARY

HOGARFAX EXCLUSIVE

CADASTRAL REF. (PARCEL): 0000000XX0000X + 0000100XX0000X (annex)

CADASTRAL REF. (UNIT/S): 0000000XX0000X0000XX + 0000100XX0000X0000XX

UNIQUE REGISTRY CODE (CRU): 00000000010482 + 00000000010483 (annex)

LOCATION: Example Town, Zaragoza

STREET: CALLE CERVANTES XVII, 8 + CALLE CERVANTES XVII (storage)

TYPE: Urban + Urban (annex) · **USE:** Residential + Industrial (annex)

PLOT: 84 + 99 = **183 m²** · **BUILT AREA:** 227 + 59 = **286 m²**

YEAR BUILT: 1996 · **AGE:** 30 years

CONSTRUCTIONS: Dwelling: 161 m², Storage: 66 m² · Annex: Storage: 59 m²

HORIZONTAL DIV.: No

Your property file

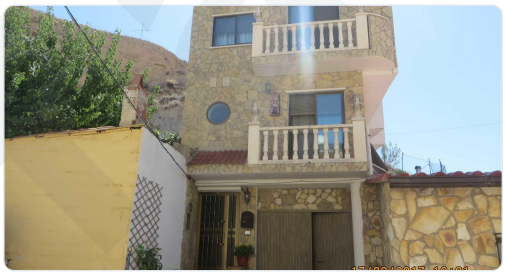
Scan to keep completing what you know about this property

hogarfax.com

6
RED FLAGS

17
AMBER FLAGS

FACADE PHOTO



AERIAL VIEW



PROPERTY SUMMARY:

Urban property in el término de Example town (Zaragoza), built in 1996. Registered areas: 226.9 m² built, on a plot of 80 m². In the Land Registry it is a single property (no. 10.482) owned outright by private individuals. The extract records 4 charges in force (see Ownership and charges). The property also includes the adjoining plot Calle Cervantes XVII (99 m², storage), a separate cadastral property: 183 m² of plot and 286 m² built in total.

KEY ISSUES TO RESOLVE:

- **River flood hazard:** Ask about past floods and any paid claims (insurer or Consorcio)
- **Wildfire and forest proximity:** Check wildfire coverage with the insurer
- **Seizures and proceedings:** Do not sign unless the seizure is lifted or its amount is withheld at signing. Discuss it with your lawyer.

Also: Electricity lines, Relevant industrial facility, Proximity to railway, Land Registry (2 cadastral plots), Estimated ITE / IEE, Annex plot use, Radon, Ground movement, Energy certificate, Seismicity, Proximity to major roads, Registered property, Mortgages, Easements, Tax liens, Rivers and watercourses, Age, Industrial land, Price vs comparable homes — explained in their section

AND ADDITIONALLY…

- **1 nearby home(s) flagged as occupied:** Clarify whether any nearby occupation situation could affect the building or immediate area

HOW TO READ THE STATES

No impact Normal or very low risk	**Moderate risk** Worth checking during the visit	**High risk** Impact or alert detected	**Buyer to verify** You check it: viewing, seller or documents	**Not enough data** Not assessed or no official record	**Report + Land Registry Study** Checked in the Land Registry extract

REPORT INDEX

Property identity, location and summary 1	History of the property 2	Ownership and charges 3
Land and planning 4	Building and installations 5	Natural hazards 6
Surroundings and nuisances 7	Price and costs 8	Area services 9
Recommendations and questions 10	Annex 1: Images of the plot 11	Annex 2: Aerial evolution of the area 12

Information and liability: Informative and indicative report prepared by Hogarfax as of its issue date, cross-referencing official public data (Cadastre, IGN/CNIG, MITECO, CSN, INE and other public bodies) with proprietary algorithms, plus listings and contributions from users, which we do not verify one by one. It is not an appraisal (Order ECO/805/2003), a land registry, cadastral or planning certificate, a technical survey, or legal, tax or financial advice, and it does not replace them. Hogarfax does not guarantee that third-party sources are complete, up to date or error-free, and is not liable for decisions based solely on this document. Check any relevant data with the competent bodies and professionals before making an offer, paying a deposit or signing. For the recipient's personal use.

Methodology: cross-referencing of official public sources through internal calculations and models. Classification (green/amber/red/blue/grey); blue = to be verified by the buyer; purple = checked with the Report + Land Registry Study (nota simple); grey = not enough data. Sources: Dirección General del Catastro · PNOA courtesy of © Instituto Geográfico Nacional · © OpenStreetMap contributors (ODbL) · Copernicus EFFIS · NASA FIRMS.

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HISTORY OF THE PROPERTY

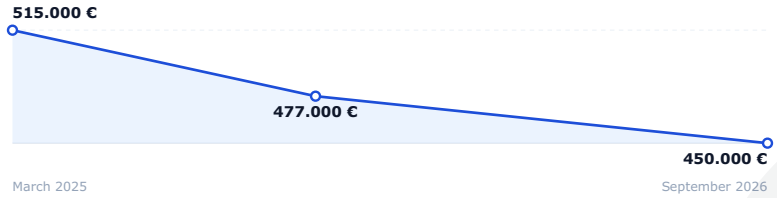
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2
TIMES LISTED
different listings observed

-12.6 %
PRICE TRACK
€515,000 → €450,000

ASKING-PRICE TRACK

−65.000 € (12.6 %)



Simplified evolution of the asking price, based on the listings linked to this property.

TIMELINE OF THE PROPERTY

- **Purchase registered at the Land Registry** OFFICIAL DATA — **August 1989**
  Land Registry extract, registered property no. 10.482.
- **Deed declaring the new building** OFFICIAL DATA — **August 1995**
  Land Registry extract, registered property no. 10.482.
- **New building registered at the Land Registry** OFFICIAL DATA — **November 1995**
  Land Registry extract, registered property no. 10.482.
- **First building recorded on the plot** OFFICIAL DATA — **January 1996 (approx.)**
  The Cadastre reports construction in 1996.
- **Works completed (Land Registry note)** OFFICIAL DATA — **September 1997**
  Land Registry extract, registered property no. 10.482.
- **Annex property (storage): Purchase registered at the Land Registry** OFFICIAL DATA — **November 2007**
  Land Registry extract, registered property no. 10.483.
- **Annex property (storage): First registration of the property (inmatriculación)** OFFICIAL DATA — **January 2013**
  Land Registry extract, registered property no. 10.483.
- **Annex property (storage): Deed declaring the new building** OFFICIAL DATA — **July 2013**
  Land Registry extract, registered property no. 10.483.
- **Annex property (storage): New building registered at the Land Registry** OFFICIAL DATA — **July 2013**
  Land Registry extract, registered property no. 10.483.
- **Listed for sale (on Idealista)** INDICATION — **March 2025 (approx.)**
  Asking price: €515,000.
- **Energy certificate registered** OFFICIAL DATA — **March 2025**
  Consumption rating: F. Emissions rating: F.
- **Price reduction of 7.4%** INDICATION — **October 2025 (approx.)**
  From €515,000 to €477,000.
- **Price reduction of 5.7%** INDICATION — **September 2026 (approx.)**
  From €477,000 to €450,000. Also listed on Fotocasa.

Coverage of this tracking. **9** observations of the listing · **3** versions with real changes · tracked since March 2025. This record updates itself: if the home is listed again or changes price or agency, Hogarfax records it. Next time you open it, it may say more than today.

What we cannot tell you. No price on this page is a deeded price: only the land registry reflects the actual transaction price. No market milestones does not mean nothing has happened: the home may not have been listed on the portals we track. Dates prior to the first observation are estimated to the month or year, never to the day.

OFFICIAL DATA Cadastre and public records · INDICATION Listing linked to the plot by users

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OWNERSHIP AND CHARGES HOGARFAX EXCLUSIVE

CHECK	CONCLUSION	ANALYSIS SOURCE	STATUS
Seizures and proceedings	Seizure (embargo)	Land Registry extract (nota simple)	ISSUE DETECTED
Seizure (embargo): A debt has been noted against the property. If you buy without it being cleared, the property remains liable. In favour of AYUNTAMIENTO DE EJEMPLO. Amount: €3,240. Do not sign unless the seizure is lifted or its amount is withheld at signing. Discuss it with your lawyer. Source: Land Registry · nota simple dated 18 Nov 2026			
Registered property	Not coordinated with the Cadastre	Land Registry extract (nota simple)	ATTENTION RECOMMENDED
The extract says the property is not coordinated with the Cadastre: the Land Registry has not validated its boundaries and areas against the cadastral map. This is common, but make sure the deed describes the property as it really is and check the boundaries during the viewing. Source: Land Registry · nota simple dated 18 Nov 2026			
Mortgages	Mortgage (hipoteca)	Land Registry extract (nota simple)	ATTENTION RECOMMENDED
Mortgage (hipoteca): The property secures a loan. Normally the seller pays it off with the sale money at signing. In favour of BANCO EJEMPLO, S.A. Amount: €96,000. Make sure the deposit contract requires it to be cancelled at signing, and check later that the cancellation is registered. Source: Land Registry · nota simple dated 18 Nov 2026			
Easements	Easement (right of way) burdening the property	Land Registry extract (nota simple)	ATTENTION RECOMMENDED
Easement (right of way) burdening the property: A right of way, light, views or other use between properties. Check on site that it does not limit your use. Source: Land Registry · nota simple dated 18 Nov 2026			
Tax liens	Tax lien (afección fiscal)	Land Registry extract (nota simple)	ATTENTION RECOMMENDED
Tax lien (afección fiscal): A note tying the property, for a period, to a tax due on a previous transfer. In force until 15 Mar 2028. If still in force, ask the seller for proof that the tax was paid or exempt. Also recorded, no longer in force: Tax lien (afección fiscal). Recorded as expired and pending cancellation: it no longer has any practical effect. Source: Land Registry · nota simple dated 18 Nov 2026			
Social housing (VPO)	No protected status recorded in the extract	Land Registry extract (nota simple)	CHECK WITH HOUSING AUTHORITY
Absence from the extract does not establish unrestricted housing status. Confirm the housing regime, validity and transfer conditions with the regional housing authority. Source: Land Registry · nota simple dated 18 Nov 2026			
Owners	2 owners: 2 individuals	Land Registry extract (nota simple)	NO IMPACT DETECTED
All owners must sign the sale (or be represented). Source: Land Registry · nota simple dated 18 Nov 2026			
Type of ownership	Full ownership	Land Registry extract (nota simple)	NO IMPACT DETECTED
The owners hold full ownership. Source: Land Registry · nota simple dated 18 Nov 2026			
Restrictions on sale	None recorded	Land Registry extract (nota simple)	NOT RECORDED IN EXTRACT
No current restrictions on sale recorded in the extract reviewed. This does not establish the absence of unregistered obligations or subsequent changes. Source: Land Registry · nota simple dated 18 Nov 2026			
Pending entries	None recorded	Land Registry extract (nota simple)	NO IMPACT DETECTED
No documents pending registration. Source: Land Registry · nota simple dated 18 Nov 2026			
Annex property (storage)	No current charges in the extract	Land Registry extract (nota simple)	NO IMPACT DETECTED
Same owners as the main property and no charges in force. Source: Land Registry · nota simple dated 18 Nov 2026			

Scope of this block. Notice from the Registry itself: "This registry information is purely informative and carries no guarantee, since the ownership, freedom from encumbrances or charges of registered property is only established, as against third parties, by certification from the Registrar (Article 225 of the Mortgage Law)." This block covers what the Land Registry extract (nota simple) shows: owners, charges and restrictions. A nota simple is informative and reflects the Registry on its date; request an updated one before signing. Hints from the listing are not verified. This sample shows the Report + Land Registry Study, with a real anonymised nota simple (the charges are illustrative). With the Essential Report these checks are shown in purple.

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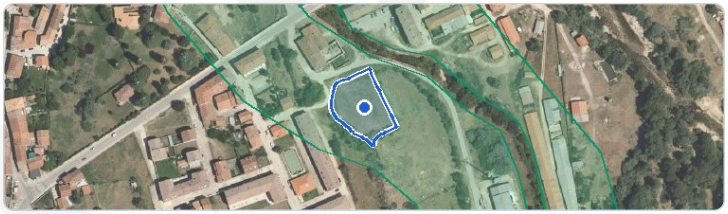
LAND AND PLANNING

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Legal or environmental constraints that may affect use or construction.

CHECK	CONCLUSION	ANALYSIS SOURCE	STATUS
Electricity lines	Very close	Geospatial analysis with official cartography	ISSUE DETECTED
The power line is very close and visible. During the visit, it is worth assessing the visual impact and how it affects the use and perception of the property. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of Dec 2025			
Land Registry: several plots	2 cadastral plots	Cadastre	ATTENTION RECOMMENDED
The property spans 2 separate cadastral plots (0000000XX0000X, 0000100XX0000X). Check in the Land Registry that they belong to the same owner and that the contract and deed include all of them; otherwise that part does not come with the purchase. Source: Spanish Directorate General for the Cadastre · data as of Aug 2026			
Annex plot use	Use: Industrial	Cadastre	ATTENTION RECOMMENDED
The annex plot Cl Cervantes XVII 28 (storage) is recorded in the Cadastre with «Industrial» use, not residential. It can be used as what it is, but you cannot live in it or extend the house onto it without a change of use licence, and its property tax (IBI) is that of a non-residential property. Ask the town hall which use is permitted and check that the deed describes it the same way. Source: Spanish Directorate General for the Cadastre · data as of Aug 2026			
Rivers and watercourses	Close to a watercourse	Geospatial analysis with official cartography	ATTENTION RECOMMENDED
The property is close to a watercourse. Some works may be subject to conditions. It is worth asking what restrictions actually apply. Source: Ministry for the Ecological Transition (MITECO) · data as of Dec 2024			
Cadastral class	Urban	Cadastre	NO IMPACT DETECTED
The Cadastre classifies the property as urban, the usual class for a home in a town or a residential development. It is a tax record: what can be built or extended is set by the municipal plan. Source: Spanish Directorate General for the Cadastre · checked 25 Nov 2026			
Cadastral use	Residential use	Cadastre	NO IMPACT DETECTED
The official cadastral use matches what you are buying: a dwelling. Annex plot Cl Cervantes XVII 28: Industrial (storage) — see «Annex plot use». Source: Spanish Directorate General for the Cadastre · checked 25 Nov 2026			
Urban planning classification	Use generally permitted	Official land-use registry (SIU)	NO IMPACT DETECTED
Residential use is usually viable in this area. Even so, it is worth confirming the specific conditions applicable to the property. Source: Ministry of Housing and Urban Agenda · data as of May 2025			
Coast and coastal protection	No restrictions from the coast	Geospatial analysis with official cartography	NO IMPACT DETECTED
No restrictions under Coastal Law are detected. Even so, it is worth confirming any local regulations. Source: Ministry for the Ecological Transition (MITECO) · data as of Dec 2025			
Livestock trails (cañadas)	No livestock trails nearby	Geospatial analysis with official cartography	NO IMPACT DETECTED
No livestock trails are detected near the property, so no use restrictions are identified from this factor. Source: Ministry for the Ecological Transition (MITECO) · data as of Dec 2024			

RÍOS Y CAUCES



Real image from another property, shown for illustration; not the sample property. Cercano a cauce. Red: watercourse (public domain); amber: easement strip; green: control zone. Plot in blue.

LÍNEAS ELÉCTRICAS



Real image from another property, shown for illustration; not the sample property. Muy próximas. Brown line: power line; amber: its influence strip. Plot in blue.

Scope of this block. Official mapping of planning classification, watercourses, coast, livestock trails and power lines. Cadastral class is a tax record and does not determine building rights. Confirm conditions for your intended use with the town hall. Registered charges and easements are reviewed under Ownership and charges with the Land Registry study; this block does not replace it.

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BUILDING AND INSTALLATIONS

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Observed information about the property's condition, renovations and reported issues.

CHECK	CONCLUSION	ANALYSIS SOURCE	STATUS
Building age	30 years	Official Cadastre record	ATTENTION RECOMMENDED
The house is 30 years old: ask which renovations have been done (wiring, plumbing, roof, damp) and check them during the visit. For this detached or terraced house of around 227 m², 30 years old, the typical cost to bring it up to date is around ≈ 76,486 €. It can rise to 183,215 € in severe cases. We show the typical scenario, not the sum of every worst case: the €/m² of each item spans from a light repair to a full intervention. This is an estimate based on type, area and age, not a quote. Source: Spanish Directorate General for the Cadastre · checked 25 Nov 2026			
ITE / IEE	Review ITE	Hogarfax guidance by building age	ATTENTION RECOMMENDED
The building is 30 years old. Many town halls and regions require a technical inspection (ITE/IEE) from 30 to 50 years of age, but the actual obligation depends on the municipality and the type of building. Confirm with the town hall whether this property needs one and whether it is up to date. Source: Regional and municipal regulations · Spanish Directorate General for the Cadastre · checked 25 Nov 2026			
Energy performance certificate	F	Official regional record	ATTENTION RECOMMENDED
Registered energy performance certificate with a F rating for non-renewable primary energy (260 kWh/m²·year). CO_2 emissions rating F (54.6 kgCO_2/m²·year). Certificate date: 15/03/2025. Source: Regional energy certificate registry			
Occupancy and leases	Buyer to verify	Viewing and seller documentation	BUYER TO VERIFY
The Land Registry extract cannot establish actual occupancy or rule out unregistered leases. Visit the property, obtain written confirmation from the seller that it will be handed over vacant and ask for any leases and their terms.			
Habitability (minimum area)	Meets threshold	Cadastre vs. technical rules cross-check	NO IMPACT DETECTED
The area recorded in the Cadastre exceeds the indicative reference area for a dwelling. This is a baseline indicator: the exact requirements depend on the applicable regional and municipal regulations. Source: Technical Building Code (CTE)			
Areas: Cadastre–Land Registry	They match	Land Registry vs. Cadastre cross-check	NO IMPACT DETECTED
The areas recorded in the Land Registry and in the Cadastre are practically the same. Source: Land Registry · Spanish Directorate General for the Cadastre · data as of Nov 2026			

Scope of this block. This block combines three kinds of information with different levels of certainty: official and documentary data (surface area, building inspection report, energy certificate, age), rough estimates (renovation cost) and information contributed by people who have visited the property. The Cadastre does not necessarily certify the physical surface area; a contributed observation is not a technical diagnosis; a renovation range is not a quote; the inspection report must be read by its literal fields.

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NATURAL HAZARDS

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Natural factors that may affect safety, preservation or health.

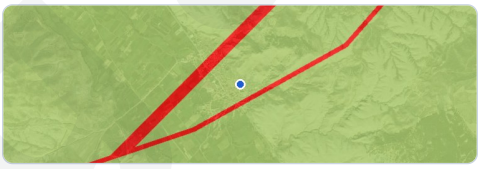
CHECK	CONCLUSION	ANALYSIS SOURCE	STATUS
River flood hazard	Area with flood risk	Geospatial analysis with official cartography	ISSUE DETECTED
The property is located in an area where water may affect the building during episodes of heavy rain. During the visit it is advisable to ask whether this has happened before, to check garages or ground floors and to see how the surroundings drain the water. Source: Ministry for the Ecological Transition (MITECO) · checked 25 Nov 2026			
Wildfire and forest proximity	High wildfire risk	Geospatial analysis with official cartography	ISSUE DETECTED
The property lies inside a forest mass (open scrub/grassland). Fuel model: low green shrub (model 5). Proximity to forest mass —or a hazardous fuel model— places the property in the wildland-urban interface. Before buying it is advisable to check safety buffer zones and emergency access, self-protection plans and insurance cover. Source: Ministry for the Ecological Transition (MITECO) · Copernicus / EFFIS (European Commission) · NASA FIRMS · CC BY 4.0 · data as of Nov 2026			
Radon	Area with possible radon presence	Official record (municipal level)	ATTENTION RECOMMENDED
Radon may appear in some properties. During the visit it is advisable to look at the ventilation and to ask whether it was taken into account during construction or renovation. Source: Nuclear Safety Council (CSN) · data as of Dec 2019			
Seismicity	Area with some seismic activity	Official record (municipal level)	ATTENTION RECOMMENDED
The property is located in an area with moderate seismic activity. During the visit it is advisable to observe possible cracks, to check the general condition of the building and to ask about structural work or major renovations. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of 2002			
Ground movement	Area with ground movement	Geospatial analysis with official cartography	ATTENTION RECOMMENDED
Area with current or potential ground movement (karst subsidence) on the IGME regional map, which describes the area, not this plot. Source: Spanish Geological Survey (IGME-CSIC) · checked 25 Nov 2026			
Coastal flood hazard	No impact detected	Geospatial analysis with official cartography	NO IMPACT DETECTED
No sea-related risk is detected. During the visit it is nonetheless advisable to check the general condition of the property and its surroundings. Source: Ministry for the Ecological Transition (MITECO) · checked 25 Nov 2026			

RADON



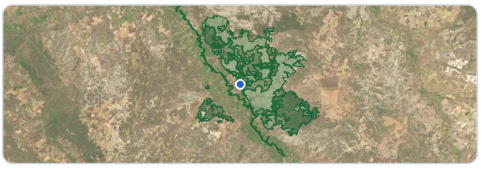
Area with possible radon presence. Orange: municipality in a radon zone (CSN). Plot in blue.

GROUND MOVEMENT



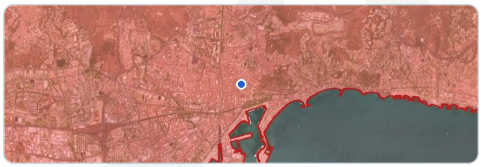
Area with ground movement. Green and yellow: slopes with landslides or rockfalls; orange: unstable coast; dots and patches: recorded events (IGME). Plot in blue.

WILDFIRE AND FOREST PROXIMITY



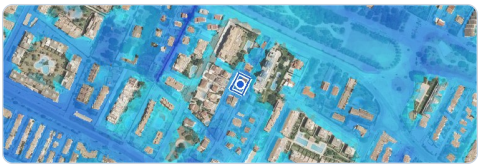
High wildfire risk. Green: forest; red: recent burnt areas (EFFIS); orange: active hotspots (FIRMS). Plot in blue.

SISMICIDAD



Real image from another property, shown for illustration; not the sample property. Zona con cierta actividad sísmica. Red: municipality with seismic hazard (NCSE-02). Plot in blue.

PELIGROSIDAD FLUVIAL



Real image from another property, shown for illustration; not the sample property. Zona con riesgo de inundación. Blue: river flood zone (100-year return period, MITECO). Plot in blue.

Scope of this block. This block crosses official mapping of flooding, seismicity, ground movement, wildfire and radon. It does not tell you whether the house has already suffered damage, and it does not replace a technical inspection, a radon measurement or checking with your insurer.

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SURROUNDINGS AND NUISANCES

HOGARFAX EXCLUSIVE

Nearby conditions that may affect comfort, noise or quality of life.

CHECK	CONCLUSION	ANALYSIS SOURCE	STATUS
Relevant industrial facility	Industrial facility very close	Geospatial analysis with official registries	ISSUE DETECTED
There is a registered industrial slaughterhouse close to the property. During the viewing it is worth asking about smells, activity noise and heavy-vehicle traffic at loading times. Source: Ministry for the Ecological Transition (MITECO) · data as of Mar 2021			
Proximity to railway	Railway very close by	Geospatial analysis with official cartography	ISSUE DETECTED
The property is very close to a railway line. During the visit it is worth waiting for a train to pass, checking the noise level, possible vibrations and whether it affects the interior of the property. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of 2025			
Industrial land	Industrial surroundings nearby	Geospatial analysis with official cartography	ATTENTION RECOMMENDED
There is industrial activity nearby. During the visit it is worth walking around the surroundings, identifying the type of activity and assessing whether it affects comfort or the perception of the place. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of 2020			
Proximity to major roads	Road nearby	Geospatial analysis with official cartography	ATTENTION RECOMMENDED
The property is at a distance where traffic may be noticeable. During the visit it is worth paying attention to the noise, checking the orientation of the property in relation to the road and seeing whether there are acoustic barriers or buildings that reduce the impact. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of 2025			
Proximity to a dam	No dams nearby	Geospatial analysis with official cartography	NO IMPACT DETECTED
No nearby dams are detected. Under normal conditions, the impact from this factor is low. Source: Ministry for the Ecological Transition (MITECO) · data as of Dec 2021			
Nearby energy facilities	No nearby energy facilities	Geospatial analysis with official cartography	NO IMPACT DETECTED
No energy facility has been identified within the context radius corresponding to its category. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of Jun 2024			
Nearby petrol station	No petrol stations very close	Geospatial analysis with official registries	NO IMPACT DETECTED
There are no operating petrol stations very close to the home. Stations under construction are not yet in the official list: ask what is going to be built on neighbouring plots. Source: Ministry for the Ecological Transition (MITECO)			
Vacant plots next to the home	No vacant plots next door	Cadastre (local copy)	NO IMPACT DETECTED
The plots touching the home's plot are recorded as built in the Cadastre. Source: Spanish Directorate General for the Cadastre · data as of Aug 2026			
Proximity to airport	No impact from an airport	Geospatial analysis with official cartography	NO IMPACT DETECTED
No airports are detected nearby. During the visit it is worth confirming the real noise level in the surroundings. Source: National Geographic Institute (IGN) · CC BY 4.0 · data as of 2025			

AFECCIÓN POR PROXIMIDAD A LÍNEA FERROVIARIA



Real image from another property, shown for illustration; not the sample property. Ferrocarril muy próximo · 55 m. Dashed grey line: railway. Plot in blue.

INSTALACIÓN INDUSTRIAL RELEVANTE



Real image from another property, shown for illustration; not the sample property. Relevant industrial facility. Brown dots: industrial facilities in the E-PRTR register. Plot in blue.

Scope of this block. Official sources locate nearby roads, railways, airports, industrial sites, energy infrastructure, dams and vacant plots. The maps show proximity, not measured noise, pollution or actual living conditions. Check these during visits at different times of day. This screening does not replace a technical inspection or enquiries to the competent authority.

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PRICE AND COSTS

HOGARFAX EXCLUSIVE

What is being asked, the official area reference, and what it costs to buy it and to keep it.

Asking prices show the current offer; recorded sales show what buyers actually paid.

HOGARFAX VALUATION · MARKET RANGE BASED ON FACTS

Real data · €/m² · not adjusted

ASKING PRICE	ASKING PRICE PER M²	MARKET RANGE (€/M²)	WHERE THE ASKING PRICE SITS
450,000 €	1,944 €/m²	277 – 455	Above the range

346 −20 % = 277 379 +20 % = 455

Recorded sales, second-hand: 379 €/m² · Nearby listings (median): 346 €/m² · Asking price: 1,944 €/m²

How the range is built: from the lowest reference (listings median, 346 €/m²) −20 % to the highest (recorded sales, 379 €/m²) +20 %.

This is where it stands: 1,944 €/m² asked ((450,000 € − 8,613 € annex) ÷ 227 m²) · +413 % vs recorded sales · +462 % vs nearby listings (median).

Annex plot Calle Cervantes XVII: 99 m² × 87 €/m² (median of 4 land listings, Micro-zone) ≈ 8,613 €. It is deducted from the asking price to compare the home on its own: (450,000 − 8,613) ÷ 227 m² of the home.

ACTUAL SALES IN THE AREA FOR A HOUSE

Postcode 50340 (Example town) · House

€/M² SECOND-HAND*	AVG. SALE	AVG. AREA	SALES SAMPLE
379 €	92,125 €	243 m²	4

* Area: official reference built from completed sales in postcode 50340.

The completed-sales sample for this area is small (4): read the reference as indicative.

WITNESSES OBSERVED IN THE MICRO-ZONE

OBSERVED

Micro-zone, Example town
same type; prioritises micro-zone and neighbourhood (up to ±100% around 161 m²)



scope radar

THIS PROPERTY	MEDIAN ASKED NEARBY	AVERAGE ASKED (NO OUTLIERS)	DIFFERENCE
● 1,944 €/m² ● 2,742 €/m²	346 €/m²	299 €/m²	+461.8 %

● over the 227 m² built in total, minus about 8,613 € for the annex plots · ● over the 161 m² of dwelling use only

● **Price vs comparable homes:** 462% above the median — see «Recommendations»

COMPARABLE	PROPERTY	MARKET	LOCATION	MIN. KNOWN AGE	ASKING PRICE	€/M²
Comparable 1	**House · 188 m² · 5 bed · 242 m² plot**	Second-hand	**Micro-zone · 125 m**	7 d	67,000 €	**356**
Comparable 2	**Semi-detached · 246 m² · 5 bed · 487 m² plot**	Second-hand	**Micro-zone · 230 m**	7 d	27,000 €	**110**
Comparable 3	**House · 312 m² · 3 bed · 122 m² plot**	Second-hand	**Micro-zone · 267 m**	7 d	100,000 €	**321**
Comparable 4	**House · 300 m² · 3 bed · 300 m² plot**	Second-hand	**50340 (Example town)**	7 d	11,500 €	**38**
Comparable 5	**House · 204 m² · 5 bed · 102 m² plot**	Second-hand	**Nearby municipality · Belmonte De Gracián · 6.8 km**	7 d	69,000 €	**338**

5 comparable properties selected for similarity, with an average of 7 days published. In Example town, Hogarfax has observed 0 new-build sale listing(s), 15 second-hand sale listing(s) and 0 rental listing(s).

WHAT BUYING IT COSTS

Asking price	**450,000 €**
ITP	**8–10% · 36,000 €**
Notary (RD 1426/1989, +21% VAT not included)	**513 €**
Land registry (RD 1427/1989)	**261 €**
Administration (gestoría, market rate)	**200 € – 500 €**
TOTAL ESTIMATED OUTLAY	**487,124 €**

Second-hand purchase assumed. Stamp duty (AJD) is not included: it applies to new builds and, on mortgages, is paid by the bank.

WHAT KEEPING IT COSTS

Community fee	**No community fee**
Property tax (IBI) / year	**380 €**
Waste collection tax / year	**95 €**
KNOWN ANNUAL COST	**475 €**

ESTIMATED RENT

Official reference + 3 nearby comparables

Min 333 € · 966 €/mo · Max 966 €

Our official area reference and what similar nearby homes are currently asking for don't line up. We show the full range instead of picking one figure, so you can see both extremes.

Official reference and market comparables differ notably in this area.

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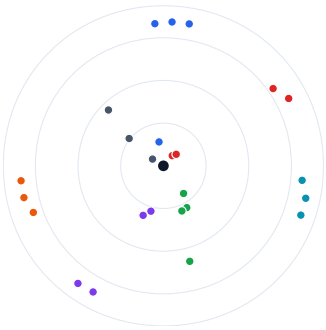
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AREA SERVICES

HOGARFAX EXCLUSIVE

Analysis of relevant services, amenities and connections around the property.

PROXIMITY RADAR



Education 285 m
Healthcare 157 m
Transport 6.8 km
Leisure and sport 401 m
Leisure and culture 652 m
Shopping 6.6 km
Safety and services 150 m

KEY SERVICES

Nearest hospital · Ernest Lluch · 6.0 km
Nearest airport · Aeropuerto de Teruel · 102.9 km
Nearest rail station · Calatayud · 6.8 km

Rings at 500 m, 2.0 km, 5.0 km, 10.0 km. The position on the ring reflects distance only, not real direction.

NEARBY POINTS OF INTEREST

POINT OF INTEREST	STRAIGHT LINE	WALKING ESTIMATE	DRIVING ESTIMATE
EDUCATION			
CRA Tres Riberas · Colegio	**285 m**	348 m · 5 min	365 m · 1 min
Colegio de Santa Ana · Colegio	**7.2 km**	8.8 km · 111 min	8.5 km · 10 min
UNED Calatayud · Universidad · Universidad Nacional de Educación a Distancia	**7.5 km**	9.2 km · 115 min	8.9 km · 10 min
UNED Calatayud · Universidad · Universidad Nacional de Educación a Distancia	**7.5 km**	9.2 km · 115 min	8.9 km · 10 min
HEALTHCARE			
Consultorio de Example town · Clínica	**157 m**	192 m · 3 min	201 m · 1 min
Farmacia de Example town · Farmacia	**202 m**	246 m · 4 min	259 m · 1 min
Ernest Lluch · Hospital	**6.0 km**	7.3 km · 91 min	7.0 km · 8 min
Calatayud · Farmacia	**7.2 km**	8.8 km · 111 min	8.5 km · 10 min
TRANSPORT			
Calatayud · Estación de tren · Adif	**6.8 km**	8.3 km · 104 min	8.0 km · 9 min
Estación de Autobuses de Calatayud · Parada de autobús	**7.8 km**	9.5 km · 119 min	9.2 km · 11 min
Estación de Autobuses de Calatayud · Estación de transporte público	**7.8 km**	9.5 km · 119 min	9.2 km · 11 min
LEISURE AND SPORT			
Pabellón Polideportivo · C. Deportivo	**401 m**	489 m · 7 min	513 m · 2 min
Frontón · C. Deportivo	**683 m**	833 m · 11 min	874 m · 2 min
Piscinas Municipales · Piscina	**715 m**	872 m · 11 min	915 m · 2 min
Vallunquera · Parque	**3.0 km**	3.6 km · 46 min	3.8 km · 5 min
LEISURE AND CULTURE			
Plaza de Toros de Example town · Atracción turística	**652 m**	795 m · 10 min	835 m · 2 min
La Cruz Blanca · Atracción turística	**881 m**	1.1 km · 14 min	1.1 km · 3 min
Iglesia de San Juan el Real · Atracción turística	**7.6 km**	9.2 km · 116 min	8.9 km · 10 min
Museo de Calatayud · Museo · Plaza de Santa Teresa, 3, Calatayud	**7.7 km**	9.4 km · 118 min	9.1 km · 10 min
SHOPPING			
BonÀrea · Supermercado	**6.6 km**	8.0 km · 101 min	7.8 km · 9 min
Alcampo · Supermercado	**7.3 km**	8.9 km · 112 min	8.7 km · 10 min
ALDI · Supermercado	**7.4 km**	9.0 km · 113 min	8.7 km · 10 min
SAFETY AND SERVICES			
Ayuntamiento de Example town · Ayuntamiento · Plaza Cardenal Casanova, 1, Example town	**150 m**	183 m · 3 min	192 m · 1 min
Guardia Civil	**540 m**	659 m · 9 min	691 m · 2 min
Ayuntamiento de Velilla de Jiloca · Ayuntamiento · Plaza de España, 1, Velilla de Jiloca	**1.8 km**	2.1 km · 27 min	2.2 km · 5 min

Straight-line distance from the property. Walking and driving figures are conservative route estimates, not live traffic. Source: OpenStreetMap, © OpenStreetMap contributors, ODbL licence.

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RECOMMENDATIONS AND QUESTIONS

HOGARFAX EXCLUSIVE

Key findings that deserve attention before you buy.

6
RED FLAGS

17
AMBER FLAGS

- **Seismicity** Area with some seismic activity · It is advisable to check the condition of the building
- **Wildfire and forest proximity** High wildfire risk · Property in the wildland-urban interface
- **Industrial land** Industrial surroundings nearby · Possible indirect influence
- **Relevant industrial facility** Industrial facility very close · Possible nuisance
- **Proximity to major roads** Road nearby · Possible impact on the surroundings
- **Proximity to railway** Railway very close by · Frequent noise and vibrations
- **Registered property** Not coordinated with the Cadastre
- **Mortgages** Mortgage (hipoteca)
- **Seizures and proceedings** Seizure (embargo)
- **Easements** Easement (right of way) burdening the property
- **Social housing (VPO)** No protected status recorded in the extract
- **Tax liens** Tax lien (afección fiscal)
- **Land Registry: several plots** 2 cadastral plots · 0000000XX0000X, 0000100XX0000X
- **Annex plot use** Use: Industrial · 0000100XX0000X
- **Rivers and watercourses** Close to a watercourse · There may be restrictions
- **Electricity lines** Very close · Direct impact on the surroundings
- **Age** 30 years · 30 years old · Indicative renovation ≈ 76,486 €
- **Estimated ITE / IEE** Review ITE · May require inspection
- **Energy certificate** F · Energy rating F
- **Occupancy and leases** Buyer to verify
- **Ground movement** Area with ground movement
- **Price vs comparable homes** 462% above the median
- **River flood hazard** Area with flood risk · Water may affect the property
- **Radon** Area with possible radon presence · It is advisable to check ventilation

AND ADDITIONALLY...

- **1 nearby home(s) flagged as occupied** Detected in nearby listings, not in this home

In your report, each issue comes here with its concrete question and what to do.

General criteria for this page. These recommendations combine, when relevant, questions for the seller and neighbours, official enquiries, and technical or documentary checks. The seller alone does not certify technical, planning or insurance matters.

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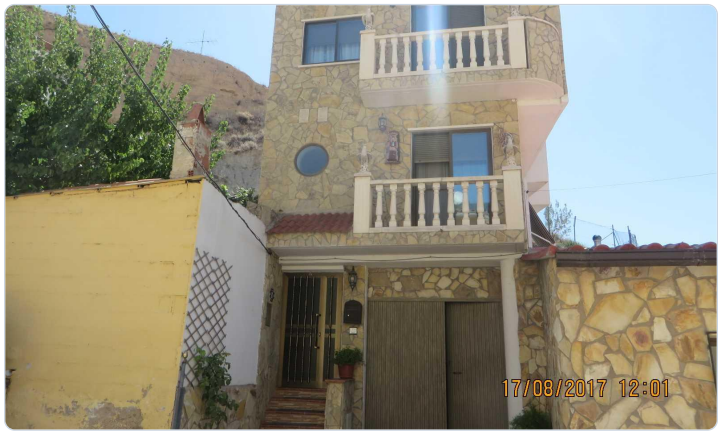
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ANNEX 1 · IMAGES OF THE PLOT

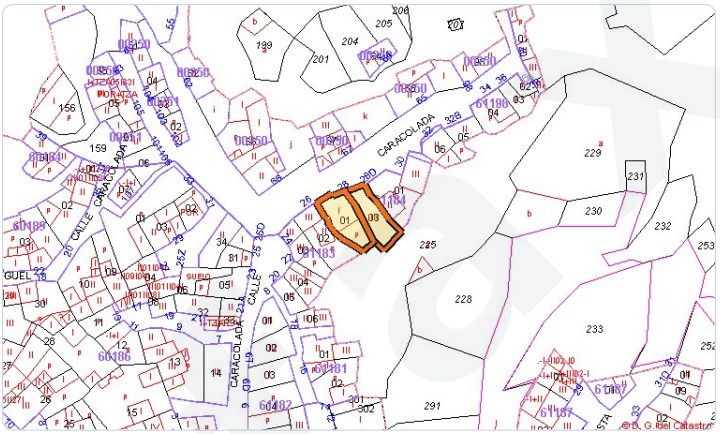
Official visual documentation of the property: facade photograph, official cadastral parcel plan and aerial views (PNOA · IGN) at different scales, from the widest view to the closest detail. The plot boundary is highlighted in orange.

FACADE PHOTO



Property facade photograph recorded by the Cadastre.

CADASTRAL PLOT



Official cadastral parcel plan. Plot outlined in orange.

AERIAL VIEW · GENERAL SCALE



General aerial view of the area within a wide radius. Plot outlined in orange.

AERIAL VIEW · SURROUNDINGS SCALE



View of the property's urban/rural surroundings. Plot outlined in orange.

AERIAL VIEW · CLOSE-UP SCALE



Close view of the street and neighbouring blocks. Plot outlined in orange.

AERIAL VIEW · DETAIL SCALE



Close-up view of the plot and boundaries. Plot outlined in orange.

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ANNEX 2 · AERIAL EVOLUTION OF THE AREA

Comparison of the official aerial images available for this location, from the 1956–1957 American Flight to the latest PNOA mosaic. Historical coverage varies by area, so only epochs with sufficient local imagery are shown. Images support visual comparison but do not, by themselves, certify a former land use or contamination.

AERIAL EVOLUTION · 1956–1957



American Flight, Series B. Plot outlined in orange.

AERIAL EVOLUTION · 1997–2003



SIGPAC orthophotography. Plot outlined in orange.

AERIAL EVOLUTION · 2006



PNOA orthophotography. Plot outlined in orange.

AERIAL EVOLUTION · 2015



PNOA orthophotography. Plot outlined in orange.

AERIAL EVOLUTION · PRESENT DAY



Latest PNOA mosaic available from IGN/CNIG.

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