



## Top Floor Apartment for sale in Estepona, Estepona

**319,000 €**

Reference: R5164066   Bedrooms: 2   Bathrooms: 2   Build Size: 84m<sup>2</sup>   Terrace: 18m<sup>2</sup>





## Costa del Sol, Estepona

Stunning Top-Floor Apartment with Breathtaking Views in "Balcones de la Galera" Located in the Balcones de la Galera residential complex, this top-floor apartment offers spectacular panoramic views. A perfect blend of elegance, comfort, and an unbeatable location, ideal for those seeking tranquility with stunning coastal scenery. This stunning top-floor apartment offers contemporary living with sea views from the private rooftop solarium (18.17 m<sup>2</sup>), accessible via a staircase from the apartment's terrace, an ideal space for relaxation and outdoor enjoyment. The building features a convenient elevator with direct access from the underground parking area, bringing you straight to your entrance door. The apartment has two spacious bedrooms and two modern bathrooms. The master bedroom includes an en-suite bathroom, while the second bedroom comfortably fits a double bed and features built-in wardrobes. The open-plan kitchen, dining, and living area creates a bright and airy atmosphere, seamlessly extending to a generous terrace. Additionally, the apartment is equipped with air conditioning for year-round comfort. The gated residential complex, completed in 2021, consists of 106 apartments and offers a secure and well-kept environment. The community pool is enclosed by a safety fence, providing a secure and relaxing space for families with children. Located above the popular Playa de la Galera beach, the apartment is just 7.6 km from Estepona town center and approximately 92 km from Málaga Airport. The beach is a short 10-minute walk away, and several excellent restaurants are within walking distance. The current owner has used this apartment as a holiday home but is now relocating permanently to Spain and is looking for a larger residence to better suit their needs. The highly regarded Queens British Grammar School is just a short walk from the property. Recognized as one of the best schools on the Costa del Sol, it offers a high-quality British education in a nurturing and inclusive environment. Queens British Grammar School is a family-oriented learning community. Unlike other schools in the area, it fosters a warm, inclusive, and supportive atmosphere, where every child is valued and encouraged to reach their full potential. Following the British curriculum, the school emphasizes academic excellence, good manners, respect, and personal development. From early years to A-Levels, students receive structured yet personalized education, preparing them for future success. With an intentionally small and focused learning environment, the school ensures top-tier education while keeping students happy and motivated. This apartment offers an unbeatable combination of modern living, prime location, and excellent educational opportunities, making it a perfect home or investment in the Costa del Sol.

**Property Overview** This southwest-facing top floor apartment offers bright and airy living spaces with amazing sea and mountain views.

- **Location:** Second Floor, Apartment A, Staircase 10, Block C
- **Built Area** (including common elements): 84.03 m<sup>2</sup>
- **Interior Usable Area:** 59.38 m<sup>2</sup>
- **Private Rooftop Solarium:** 18.17 m<sup>2</sup>, accessed via a staircase from the apartment's terrace

**Annexed Features** The apartment includes:

1. Private Garage Space No. 60 (Basement) • Built area: 18.22 m<sup>2</sup> • Usable area: 17.03 m<sup>2</sup>
2. Private Storage Room No. 33 (Basement) • Built area: 4.36 m<sup>2</sup> • Usable area: 3.76 m<sup>2</sup>

**Community & Ownership Shares**

- **General Share in the Plot:** 1.16%
- **General Share in the Residential Community ("Serenity Views & Serenity Collection"):** 0.73%
- **Monthly community Fee:** 111,14 Euro.
- **Monthly community Macro Fee:** 25,23 Euro

**Tax information** Annual IBI Apartment 2024: 330,77 Euro Basura 2024: 98 Euro Valor Catastral Apartment 2025: 49 965,40 Euro Valor de Referencia Apartment 2025: NA Euro Annual non-resident tax (EU/EES) Valor Catastral Tax base 2 % Annual non-resident income tax 19 % EU 49 965,40€ 999,31 € 189,87 € Available documents. Legal data. 1. Nota simple Apartment, parking and storage room. 2. Declaracion responsable para la primera ocupacion y utilizacion de nueva edificacion 3. Cadastre data 4. Escritura 5. Power of attorney 6. Passport 7. NIE Tax information. 8. IBI Apartment 2024 9. Basura 2024 10. Plus Valia Estimate 11. Certificado de Valor de referencia Apartment Energy certificate. 12. Energy certificate C/C Utilities. 13. Iberdrola 14. Hidralia 15. Fiber Tiekom 16. Sector Alarm Community of owners 17. URB Certificate of debt 18. URB Last annual and / or extra ordinary minutes URB Procedures for rental approval from the community. 19. Inventory list N/A 20. URB Contact details and community fee

**Sales process.** 1. When a buyer has the intention to purchase the property, the buyer and the seller will sign a reservation contract, and the buyer pays a reservation fee of 6 000 euros to the seller's legal representatives client account, or to the real estate agent. When the reservation contract is signed the seller provides the buyer with the above-mentioned documents which is necessary for due diligence, and a bank certificate which verify the client account. The property will off the





market during the reservation period. 2. When the due diligence process is finalized and the parties have reached the final agreement, the seller and the buyer sign a private contract which specifies the terms and conditions which the parties have agreed on. The buyer pays 10 % of the purchase price minus the reservation fee of 6 000 Euro to the client account. 3. Traditionally the buyer's legal representative arranges an appointment for signing the public deeds at the Notary and preparing the new public deeds together with the seller's representatives. The normal payment method is payment by bank check when signing the deeds. 4. The buyer will pay all the administration cost for the change of ownership, except the local Plus Valia tax, which is paid by the seller. If the seller is non-resident in Spain the Plus Valia tax will be deducted from the purchase price and the payment will be administrated by the buyer. 5. Withholding of 3 % non-resident tax of the purchase price. If the seller is non-resident in Spain the 3 % non-resident tax will be deducted from the purchase price and the payment will be administrated by the buyer. When the seller declares the profit or loss from the sale, the 3 % non-resident tax will be deducted from the final capital gains tax. If the 3 % withholding tax is higher than the final capital gains tax Agencia Tributaria will repay the surplus to the seller. If the 3 % withholding tax is less than the final capital gains tax the seller have to make an additional payment to Agencia Tributaria on the difference. 6. The fees to the real estate agent will normally be deducted from the purchase price and the invoice will be paid by the buyer's legal representative. There will normally be a notation of this in the deeds. 7. Each party pays their own legal cost. 8. It is usual that the parties agree on a prorata regulation of prepaid cost such as IBI, Basura community fees etc. 9. The buyer will have 2 weeks to change the utility contracts. 10. The seller will cancel home insurance, internet etc, unless the parties have agreed otherwise. 11. Finally the buyers will arrange the change of ownership in the land register. 12. The seller is obligated to provide a valid energy certificate for the property. Spanish Civil code 1454 "If earnest money or a deposit has been provided in a contract of sale and purchase, the contract may be rescinded by the purchaser by agreeing to forfeit the earnest money or deposit, or the seller by refunding double the amount".

Payments. Price 319 000,00 € Reservation fee 6 000,00 € Upfront payment 10 % 31 900,00 € -6 000,00 € 25 900,00 € Retention non-resident tax 3 % 9 570,00 € Retention Plus Valia (Estimated) 628,79 € Final Payment 282 901,21 € The buyer. If the buyer is non-resident in Spain, he must apply for a Spanish tax identification number "NIE". This could be done by his representative if the buyer has signed a power of attorney. It is highly recommended that the buyer applies for a digital certificate for electronic identification, this will simplify communications with the Spanish tax administration. If the buyer is non-resident in Spain, its recommended that he to open a Spanish bank account for automatic payment of utility services and taxes.

Transaction cost buyer. Price 319 000,00 € Transfer tax 7 % 22 330,00 € Notary fee (estimated) 900,00 € Land registry (estimated) 800,00 € Legal administration (estimated) 3 500,00 € Transaction cost 27 530,00 € Total cost 346 530,00 € Transaction cost % of purchase price 8,63 % Mortgage & Tasacion. If the buyer needs a mortgage in order to finance the purchase, it is compulsory for the bank to order a valuation from an authorized third party. This is normally a technical architect with a valid licence for conducting valuations. After the real estate crise in 2008 the valuations are usually quite conservative and often 10 to 15 percent under the actual sales price. The bank will normally approve a mortgage of 70 % of the valuation. If the valuation is higher than the sales price the bank will use the lowest value. The valuation will be ordered by the bank on behalf of the buyer, and the buyer pays the expenses. The prices can be around 400 euros for a normal apartment. There will be an additional notary fee, land registry fee, stamp duty and bank fee for the mortgage. Transfer tax. Currently the transfer tax on real estate I Andalucia "Impuesto sobre Transacciones Patrimoniales (ITP)" is 7 % of the highest of the purchase price or the "valor de referencia." The seller. The seller is in the process of being registered as tax resident in Spain, if he is not able to obtain a Spanish tax residency certificate before signing the deeds, he will be subject to 3 % non-resident withholding tax which is deducted from the sales price. The buyer must also deduct the plus Valia tax from the purchase price and administrate the payment.



## Features:

### Features

Covered Terrace  
Private Terrace  
Storage Room  
Fitted Wardrobes  
Solarium

### Views

Mountain

### Pool

Communal

### Garden

Easy Maintenance

### Utilities

Electricity  
Drinkable Water  
CO2 Emission Rating  
E

### Orientation

South West

### Setting

Urbanisation  
Close To Schools

### Furniture

Part Furnished  
Optional

### Security

Gated Complex  
Alarm System

### Category

Resale  
Contemporary

### Climate Control

Air Conditioning  
Cold A/C  
Hot A/C

### Condition

Excellent

### Kitchen

Fully Fitted

### Parking

Underground  
Garage  
Private

### Energy Rating

E