

## STAGES OF BUYING AN APARTMENT IN A NEW BUILDING



So, you decided to buy an apartment in a new building. At all stages of the process, the best solution will be to seek the help of a specialist. It can be a lawyer or real estate agency that has in its staff all the necessary specialists - the choice is yours. However, it is always better to understand the process that is so important for you. That is why we tried to spell out all the main events through which you will have to go after the decision to buy an apartment. This is not the comprehensive list of all the possible situations, but you can rely on it as the most likely option. You can print out our [version of the checklist](#) and keep track of all the items. Buying an apartment under construction has a number of features, so in this case, we have collected a [separate check-list](#).

1. Selecting an apartment (our "[Comparison](#)" tool will help)
  - Price
  - Location
  - Structure / floor size
  - Technical equipment
  - Others details important for you (public transport, kindergartens or schools)
2. Clarify all the details with the seller
  - Final price, possible discount
  - Terms of payment
  - Terms of moving in
  - Other (guarantees, expenses)
3. Checking documents for the apartment
  - Use permit ("upotrebna dozvola")
  - Property rights ("list nropkretnosti")
4. (optional) Preliminary agreement
  - Approval of the pre-contract and its certification by the notary
  - Prepayment according to the corresponding preliminary contract
5. (using mortgage) Bank selection (see [article](#))
  - Receiving approval for a loan
  - Preparation of the documents
6. The conclusion of the main contract, certification by notary.
7. Payment of the apartment price



8. (for non-residents) Obtaining a "PIB" - number in the tax office
9. Taxes needed to be paid when buying an apartment (see [article](#))
10. Registration and payment of property tax ([porez na imovinu](#))
11. Registration of utility payments to the new owner (see [article](#))
12. Registration in the cadastre - from 01.07.2018 is the responsibility of a notary who certifies the contract.

In all this process, in addition to the cost of the apartment itself, you will need to spend a certain amount of money, which is roughly calculated [here](#). Once again, we draw your attention to the fact that this list is not comprehensive, but is intended to orient you in this important process. Also, in every possible way we recommend that you use the services of professionals who accompany real estate purchase and sale transactions.