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In Spain, two primary taxes are associated with property purchases: IVA (Value Added Tax) and ITP (Property Transfer Tax). IVA, typically applicable to new constructions, stands at 10% of the property's value. On the other hand, ITP, levied on resale properties, varies between regions but generally ranges from 6% to 10%.

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In Spain, mortgages, known as "hipotecas," are common, and the market has seen significant growth and evolution.

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