MURI

NEKRETNINE

SELLER'S GUIDE

Everything you need to know before selling property in southern Dalmatia — step by step

Your trusted partner on the way to a successful sale

Welcome

Selling a property is more than posting a listing and waiting for calls. A fast sale at the best possible price takes preparation, an accurate valuation, and marketing that puts the property in front of the right buyers.

At MURI Nekretnine, we guide sellers through this process every day. This guide brings together what we've learned — clearly and practically, without unnecessary jargon.

What this guide covers

- Nine steps of selling a property — from valuation to handover
- An overview of selling costs and the capital-gains tax on property disposal
- How to prepare your property to make the best impression
- Documents worth preparing in advance
- The questions sellers ask most often

Selling steps — part 1

1 Valuing your property

- The valuation is based on actually sold properties, not asking prices from listings, which only show what someone is hoping for.
- As licensed brokers, we have access to Tax Administration data, where every property sale is recorded — the most reliable source of real achieved prices in your area.
- An accurate valuation is key: an overpriced property sits on the market longer and often ends up selling below its real value.
- You receive a written valuation with reasoning, not just a number.

2 Preparing the property and documentation

- We recommend minor repairs, cleaning, and tidying the space before the first viewings (staging).
- We gather the land registry extract, proof of legal construction, and the energy certificate — if you don't have one, we obtain it for you.
- We check whether there's a lien or mortgage on the property and agree in advance on the terms for clearing it.

3 Marketing and advertising

- Professional photography and a description that highlights the property's real strengths, not generic phrases.
- Advertising on leading portals and within our active buyer database, including international clients.
- Regular feedback on the number of inquiries, views, and viewings.

Selling steps — part 2

4 Viewings and negotiation

- We organize and run viewings, screening for serious buyers so your time isn't wasted.
- We negotiate price and terms on your behalf, aiming for the best possible outcome.
- Under the new Brokerage Act, a viewing cannot be made conditional on the buyer signing a brokerage agreement.

5 Accepting an offer and the preliminary agreement

- Once you accept an offer, a preliminary agreement is signed along with a deposit, usually 10% of the price.
- The preliminary agreement sets out deadlines, payment terms, and the consequences if either party withdraws.

6 The purchase agreement

- The contract is prepared by a lawyer, with a public notary certifying the signatures.
- Make sure every agreed condition — including any furniture or fixtures staying or being removed — is clearly stated in the contract.

Selling steps — part 3

7 Notarization

- Signatures on the contract must be certified by a public notary.
- Once certified, the contract becomes the legal basis for registering ownership in the buyer's favour.

8 Payment and tax filing

- The buyer pays the remaining balance of the purchase price, according to the schedule agreed in the contract.
- If you realize a capital gain on the sale, you're required to report it to the Tax Administration via Form DOH.
- Public notaries and courts report property transactions to the Tax Administration as a matter of course.

9 Handover

- A date is set for handing over the keys and the property.
- A handover record is drawn up, noting utility meter readings (electricity, water, gas).
- Don't forget to deregister utilities and insurance from your name after the handover.

Costs of selling a property

Selling carries fewer costs for the seller than buying does, but it's worth knowing them in advance — especially the capital-gains tax, which often catches sellers by surprise.

Item	Approximate amount	Note
Capital-gains tax	24% of the gain realized	Only if the property wasn't your home and is sold within 2 years of acquisition
Energy certificate	per certified provider	If you don't already have one — the seller's obligation before signing the contract
Clearing a lien/mortgage	per bank/creditor	If the property has a registered lien
Public notary	per the fee schedule	Usually shared with or agreed with the buyer
Agency commission	per agreement with the agency	Agreed in advance, transparently

Note: amounts are approximate and depend on your individual situation. MURI Nekretnine provides a precise cost estimate before you accept an offer.

Capital-gains tax on property disposal

This is the tax that confuses sellers the most, so we give it special attention.

When the tax is not due

- If the property served as your home, or that of dependent immediate family members — the most common exemption.
- If the property is sold more than 2 years after the date of acquisition (the date of the purchase contract) or after it was fit for use.
- If the sale price is lower than or equal to the acquisition value — in that case there is no gain.

When the tax is due

- When you sell a property that wasn't your home, within 2 years of acquisition, for more than its acquisition value.
- The tax base is the difference between the market value at the time of sale and the acquisition value (adjusted for producer-price growth), reduced by documented investment costs and the costs of the sale itself.
- The tax rate is 24% on that base, plus a possible surtax depending on your city of residence.
- Disposing of more than 3 properties of the same type within 5 years is taxed regardless of the 2-year rule.

Keep receipts for every investment in the property (renovation, refurbishment) — documented costs directly reduce the tax base and can significantly lower your tax liability.

How to prepare your property for sale

First impressions decide whether a buyer even considers making an offer. A few simple steps can meaningfully shorten your selling time.

- Declutter and depersonalize the space — buyers need to picture themselves in it, not see your life in it.
- Fix minor issues (leaks, damage, squeaky doors) — small things that create an impression of neglect.
- Make sure the space is well lit and aired out before every viewing.
- If possible, tidy up the surroundings and access to the property — the first impression starts at the entrance.
- Be ready to make the property available for viewings at flexible times, including weekends.

Documents worth preparing in advance

Preparing your documentation in advance speeds up the whole process and prevents delays once a serious buyer appears.

- Land registry extract (title deed) and a copy of the cadastral plan.
- Proof of legal construction — building and occupancy permit, or a legalization decision (rješenje o izvedenom stanju) for construction legalized after the fact.
- The property's energy certificate.
- ID card and OIB.
- If there's a mortgage or loan tied to the property: details of the remaining balance and the bank.
- If you're selling as a co-owner: consent or a power of attorney from the other co-owners.

The role of MURI Nekretnine

We present your property to buyers from around the world, with a level of attention the local market rarely offers.

You'll work with a dedicated MURI Nekretnine agent who listens to your needs and goals, uses data and creativity to position your property for the right buyers, and stands by you at every step of the sale. We hold ourselves to a high standard, because we know our success is measured by yours.

- An accurate valuation based on real comparable sales, not on wishful thinking.
- Professional photography and marketing that puts your property in front of the right buyers, including international clients.
- Our lawyer follows the whole sale process, from preparing the documentation to signing the contract.
- Screening for serious buyers before viewings, so your time isn't wasted.
- Negotiating price and terms on your behalf, aiming for the best possible outcome.
- One point of contact follows you from the valuation through to handing over the keys.

Thinking about selling, or just want to know what your property is worth? Get in touch — we'd be glad to talk it through.

Frequently asked questions

How long does selling a property take?

From accepting an offer to registration in the buyer's favour usually takes 1 to 3 months, depending on the buyer's financing and how quickly the land registry processes it.

Who pays the agency's commission?

The commission terms are agreed in advance and clearly set out in the agreement with the agency, before work begins.

Do I owe tax if I'm selling my only home?

No. Selling a property that served as your home is exempt from the capital-gains tax, no matter how long you've owned it.

What if there's a mortgage or loan on the property?

It's possible to sell a property with a registered mortgage — part of the purchase price is typically used to settle the remaining balance before or at payment, in agreement with the bank.

Can I sell my property without an agency?

Yes, but without access to a database of vetted buyers, professional marketing, and negotiating experience, a private sale often takes longer and closes at a lower price than the property could otherwise achieve.

How far in advance should I get an energy certificate?

We recommend arranging it as soon as you decide to sell — it's mandatory before signing the purchase agreement, and obtaining one can take a few weeks.

Glossary

Brief explanations of terms that come up most often when selling a property.

Principal (nalogodavac) — The party who signed the brokerage agreement with the agency and pays the brokerage fee — in a sale, this is usually the seller.

Tax base — The amount on which tax is calculated — for property disposal, the difference between the sale and acquisition value, reduced by documented costs.

Deposit (kapara) — An agreed advance payment by which both parties confirm the seriousness of their intent to buy or sell.

Land registry extract — A public document showing who owns a property and whether any liens are registered against it.

Registration (uknjižba) — The final, legally valid entry of ownership in the land registry in the buyer's favour.

Energy certificate — A document rating a property's energy efficiency; the seller must hand it to the buyer no later than when the contract is signed.

Get in touch

Book a free valuation of your property — in a 15-minute conversation, let's go through your property, the current market, and realistic expectations.

Call +385 99 205 9616 or email info@muri-realestate.com with the subject "property valuation".

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This guide is for informational purposes only and does not constitute legal or financial advice. For any individual transaction, we recommend consulting a lawyer and a public notary.