

## PAYMENT TERMS

- 1 — Reservation Fee 20.000€**
- 2 — Buy the property 1.850.000€**  
Client becomes the developer  
**Sign reform contract 30.000€**  
Payment includes:
  - Cleaning of the plot if necessary
  - Topography study
  - Geological study
  - Architect project
  - 3D images
  - Quantity surveyor study
  - Health & security study
- 3 — Start reform works 20%**  
Once the license has been granted, construction starts.
- 4 — Monthly payment & Finance**  
The rest of the payments will be made per month, with all completed progress demonstrated by building certificates.  
Once you have paid the plot, with a good credit history, it is quite simple to obtain a self-developer mortgage to finance the building costs.
- 5 — Completion**  
Construction completion time of 12 months.  
Once the villa is finished, we manage the final utility connections and first occupation license for you.

### **BENEFITS BUYING OFF-PLAN**

- Buy 40% below market price
- Possibility to change internal distribution
- You can decide the finishes
- We take care of the entire project to give you total peace of mind

### **TAXES**

The obligatory applicable taxes are:

- Over the plot: 10% V.A.T.
- Over the building cost: 10% V.A.T.

\* Development Companies will NOT pay taxes over building costs

### **NO ADDITIONAL COSTS**

There are NO additional costs - everything is covered.

The quote we give you includes:

- All the construction licensing costs
- First occupation license
- Utility connections / final connection fees
- An independent quality control company
- Decennial insurance fees
- Laboratory tests
- Quantity surveyors
- Health and security supervision
- Architect studies

The list goes on - and it ´s all included

### **TRIPLE GUARANTEE**

- Up to 10 years structure
- 3 years installations
- 1 year finishes

**Total price: 2.700.000€ V.A.T. not included**