



## PAYMENT TERMS

### 1 — **Reservation Fee 20.000€**

### 2 — **Buy the plot** Client becomes the developer

#### **Sign turnkey 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 building 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 10-12 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
- Some choices of finishes and colours
- We take care of the entire project to give you total peace of mind

#### **TAXES**

The obligatory applicable taxes are:

- Over the plot: 21% 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

#### **NO COMMUNITY FEES**

#### **TRIPLE GUARANTEE**

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

**Total price from: 575.000€ V.A.T. not included**