

# PAYMENT TERMS

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## 1 — Reservation Fee 20.000€

## 2 — Buy the plot 1.650.000€

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
- 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: 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 NOT 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: 2.950.000€ V.A.T. not included**