

- 1 Reservation Fee 20.000€**  
Bank / insurance guaranteed
- 2 Buy the plot 200.000€**  
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

## Payment Terms

**Total price: 595.000€** V.A.T. not included