

The Wait Is Over

Marbella Property Services

Want to buy but can't? Can't get financed through the traditional banks—Try us now!

After several long months we are delighted to be able to announce the availability of our new (up to) 100% loan to valuation property finance product from our exclusive private finance partners. The product includes lifetime mortgage protection within the monthly payments and is fully adaptable to the needs of your clients and can be offered as an **INTEREST ONLY** loan (to a maximum of 30 years) or **N O R M A L REPAYMENT** or a **COMBINATION** of the two options i.e. 5 years interest only and 25 years at full repayment.

We have secured the

SOLE & EXCLUSIVE rights to offer this product throughout Europe, USA and Asia.

This product was originally designed to assist buyers/investors to purchase property in Spain where the 'go-in' fees (including VAT, Notary, legal and bank charges) equate to around 10% of the actual purchase price.

In light of this we looked for a product that would enable a property to be purchased (subject to the purchase price being a minimum of 20% less than the open market valuation) **without you or your client paying anything from your own funds!** because all the 'go

in' costs would be paid from the loan balance, with any residual monies (assuming the purchase price to valuation ratio is sufficient) being available as a **CASH BACK** to the purchaser to assist with ancillary expenses such as furniture and décor.

As far as we are aware this product is unique to the market place!



Get the finance package that you need!
Get the life that you deserve!

Only a limited number of loans are available!

This initial offering will be limited to a fixed loan total of **€60,000,000**. (sixty million Euros)

To ensure that you and/or your clients can benefit

REGISTER NOW!

All you or your clients

have to do is choose their unit from our portfolio OR if in the UK supply details of any other property they are interested in plus some other basic information in the online registration form (see the 'how does it

work?' section on the next page). On application, they will be asked to pay the normal valuation fee. There is nothing more to pay until completion if the valuation exceeds the purchase price by at least 10%.

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Special points of interest:

- Up to 100% LTV
- Payment insurance included
- Fixed Rate
- Up to 30 years interest only OR interest only and repayment hybrid!
- Nothing to pay for the 1st year (if the purchase price to Valuation criteria are correct!)

In Spain!

We have secured a number of 'collaboration' agreements with several developers and promoters and in addition have a contract with one of the larger banks in **Marbella** giving us direct access to all their available properties.

THESE ARE NOT FORECLOSURES

these properties are in developments owned by the banks and have never before been occupied.

Our portfolio also includes inventory from other collaborations and includes commercial opportunities and 'self build'. We have apartments, townhouses, penthouses and villas

and we also offer a range of commercial/business opportunities ranging from bars to retirement homes—to see some of our inventory log on to the web site and click on the 'featured properties' section or simply fill in the search form and we will find the perfect property for you!

SELF BUILD!

We also have an 'in-house' construction company in Spain which has operated successfully for many years. We specialize in Open Source Construction so we are not tied to any one supplier—please have a look at our web for details of our services

www.oscspain.com

An experienced company that can assist with all aspects of renovations, re-modeling and 'self build' projects. OSC Spain work with local architects and surveyors.



In the UK

In the UK and Northern Ireland we can offer property purchase finance. Because the loans are cross border they are not regulated by the FSA.

We charge a 'finders fee' (minimum 2.5%) for arranging the loans in the united kingdom—but apart from that , the step by step guide is the same as set out in the 'how does it work' section on the following pages!

Loans arranged for the united kingdom are 'cross border private loans' and as such are NOT regulated by the FSA



In Turkey (and soon Florida!)

We are happy to announce a partnership with the promoters of the CYPRESS VALLEY development the west coast of Turkey near the resort town of Kusadasi and the Dilek National Park.

This is a development of 60 homes with a mix of detached and semi-detached Villas. The development has its own pool, tennis courts and gymnasium and is only 7 minutes

from the beach and 10 minutes to the local town with its selection of bars, restaurants and shops! The starting price for CYPRESS VALLEY is as little as £100,000 which reflects wonderful value! We are offering full 100% LTV finance on these villas which actually results in a 'CASH BACK' due to the ratio between valuation and purchase price!

If you are interested in the CYPRESS

VALLEY units please fill in the response form on our web site! (www.marbellapropertyservices.com/investment/turkey)



Our associates can help you!

We have secured the professional legal services of **Luis Mesa** in Marbella and **Stuart Pearson** in London to represent you and/or your clients for matters pertaining to the conveyancing and purchase. In Turkey the developers will recommend an independent lawyer to act on your behalf. In addition to acting for you with regards your purchase, these companies would, if required, act on behalf of you and/or your clients with regards to all other general matters.

We are also delighted to be able to refer clients to our partner accountants in Spain - the company was founded by Susanne in 2007 has a staff of 18 qualified and bi-lingual bookkeepers, tax experts and accountants.

To get a list of professionals that we have used and that we trust just go to our new and user friendly web site www.marbellapropertyservices.com and click on 'our friends' and you will be able to link to these companies.



All funds are lodged with lawyers and/or accountants until completion—with the sole exception of the independent property valuation fees

How does it work?

Step 1. Go to our web site (marbellapropertyservices.com) and click on the finance section.

Step 2. Fill in the short form (your contact details) so we can contact you..

Step 3. You will then be directed to the lenders web site where you will be asked to fill in their standard application form.

Step 4. Supply the scans/copies/

original documents that are required. Step 5. If you are accepted for a loan

Nothing to pay for the 1st year if the loan to valuation ratio is sufficient!

then you will request that our lawyer arranges an independent valuation of

your selected property and transfer the funds to the lawyer for the valuation!

Step 6. Depending on the purchase price to valuation ratio—you will either be asked to lodge the required 'fees/charges' with our lawyer or advised of the deductions for these charges that will be made at Notary/Completion.

That's it—you've bought your dream home!

A bit about us!

Marbella Property Services was formed in 2008 as a 'bespoke' property sourcing agency. The founders, have been based on the Costa del Sol since 2001 and have developed a large and reliable network of associates and contacts in the property arena.

Following the financial 'crisis' it became apparent to them that the old 'traditional' methods of finance were not suited to the new climate and

looked around for a financial product that would enable their clients to take advantage of the new falling prices whilst not having to drain cash flow or cash deposits.

In 2010 we met the founder of the '**lending company**' who had developed a unique insurance based product but was looking for a partner to take it to market.

We have worked diligently with the

Lender and a team of lawyers and other experts to develop and fine tune the product and to ensure that everything conformed to the relevant rules and regulations.

We think we have created a worthy product and look forward to promoting it.

Marbella Property Services

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Allow us to change your point of view!

Call us now!

Our bespoke property search service for sales or rentals can be found at:

www.marbellapropertyservices.com/sales

Our friends and associates are listed at

www.marbellapropertyservices.com/our_friends

Our finance packages can be accessed at:

www.marbellapropertyservices.com/finance

Our investment opportunities can be found at:

www.marbellapropertyservices.com/investment

Our 'in house' building specialists can be contacted at

www.oscspain.com

Additional Benefits for you!

IN SPAIN & TURKEY

We can arrange complete 'turn key' furniture packs that include everything from brooms to beds!

These packs come in 3 bands: Standard, Deluxe and VIP and are priced from €7,775 (+VAT) for a standard 2 bedroom apartment.

Everything is top quality and is ideal whether furnishing for your own use or furnishing for a rental!

We can also offer in some cases and to some of our clients a 'key holding' - 'meet and greet' or 'concierge' service. We look at these services on a case by case basis and work with you to see which type of service is best for you (these services are **not** available in

the UK at this time!)

Please visit our web site which is regularly updated with news and information

Or

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FACEBOOK

[facebook/marbellapropertyservices](https://www.facebook.com/marbellapropertyservices)

Or

[.facebook/oscspain](https://www.facebook.com/oscspain)

Or call us free on

SKYPE

[mpsinformation](https://www.skype.com/invite/mpsinformation)

