



OUR GUIDE TO COSTA ALMERIA



WORLDWIDE PROPERTIES have, for many years, been covering the lovely stretch of coast line from **Aguilas** at the Western tip of Costa Calida through to **Vera AND Mojacar**, approximately 40 minutes drive East of Almeria Airport and also **Almerimar** 30 minutes drive West of the airport.

The beauty of these comparatively unspoilt areas is surpassed only by the feeling of peace and tranquility, with many quiet coves to be discovered and spectacular distant mountains. Yet there are also many 'fun beaches' with all types of popular water sports. The Marina Golf Club at **Mojacar** offers not only a top class 18 hole golf course, but also pitch and putt for the non golfers and younger family members, a practice pitch and a club house with a restaurant, cafeteria and bar.

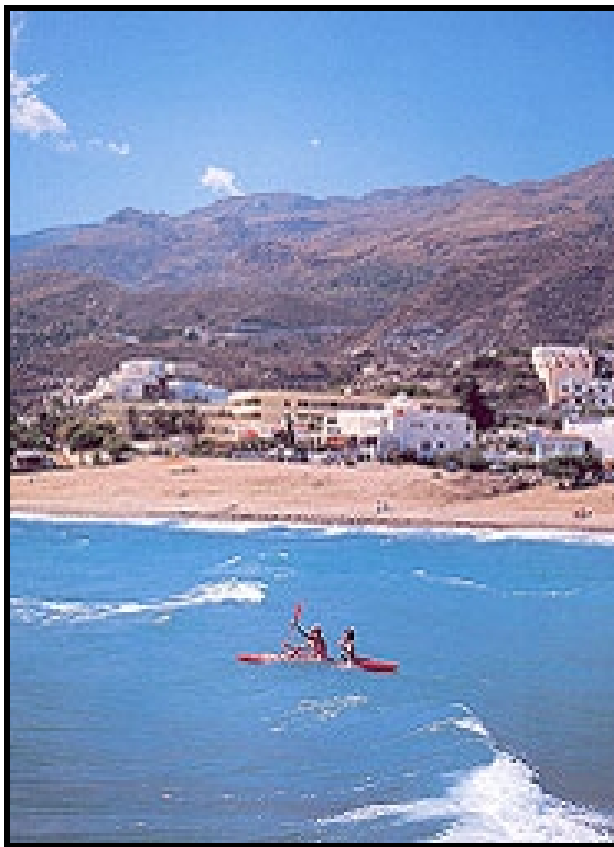
The beaches of **Mojacar** are particularly attractive and the town offers much in the way of shopping and every necessary amenity, including restaurants with choice regional dishes. The ancient Moorish village of **Mojacar**, a quiet corner where time stood still for many centuries, lies on a hillside behind the town and it is interesting to wander through its narrow streets and see the quaint old buildings. You may take a 4 hour tour by landrover to visit **Mojacar** and the surrounding valleys and mountains.

The **Cuevas De Sorbas** offers adventure trips to spectacular underground caves, with easy routes for beginners and children and difficult routes for the more adventurous. You could experience this wondrous underground world for a different type of outing.

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Garrucha, just south of **Vera**, is an old and well established town with many interesting pursuits. There are boat trips from the marina with dinners on board on summer evenings, or morning trips with picnics. Like all Spanish towns there are many fiestas with colourful parades through the town at various times of year. There are several attractive beaches and small coves to explore. Microflights are available, when you may enjoy from the air the beautiful scenery of **Mojacar**, **GARRUCHA** and neighbouring **Vera**. There are many small towns and villages along this coastline, **Puerto Rey** and **Marina De La Torre** being among many places of interest.

The town of **Vera**, 6kms from the coast, is a substantial town with much to offer. There are also several superb golf courses in the surrounding area. At **Playas De Vera** there are beautiful beaches and fun for all the family with water sports and an aqua park with wild water, whirling rides and water slides. This area claims to be a gastronomic paradise, and rightly so, with its rich variety of regional dishes and traditional cuisine.

Along the **Costa De Almeria** we are able to offer you a wonderful choice of properties: low rise apartments, townhouses, semi detached and detached villas. Some are front line to the beach, some just a few minutes walk to the beach and others a little inland, many with superb sea views. Of particular interest are the prices, still at a very reasonable level due to the fact that this area is still in its early stages of development. We, at **WORLDWIDE PROPERTIES LTD**, are offering prime locations and spacious, carefully selected quality properties at developers' prices. **Why not take advantage of one of our individually tailored, no obligation viewing trips?**

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THE PROCESS OF BUYING A PROPERTY IN SPAIN

GENERAL

Buying property in Spain requires qualified and reputable assistance. There are four key factors, which must be carefully considered by the prospective buyer prior to consolidating a successful purchase:

Real Estate Brokerage
Legal Representation
Location and Amenities
Quality of Construction

LEGAL

It is extremely important that you employ a local, English speaking Spanish Lawyer (an 'Abogado' – a member of the Spanish Bars) to legally represent you and to provide assistance in all matters associated with your purchase, including taxation and utility contracts.

FINANCES

The first step is to open an account at a local bank to help facilitate transactions related to the purchase and maintenance of your new home.

It is necessary to allow approximately 10% of the purchase price to cover taxes (see **Taxation** below), legal representation, Notary and registration fees and water and electric contracts.

Deposits

Signing of contract £2/3,000 maximum by English cheque allowing 'cooling off period'.
Within about 4-8 weeks 20% - 50% of purchase price (+ vat) if a new property or 10% if a resale.
Sometimes additional stage payments are required for properties under construction.
Completion (Title Deeds) Balance of purchase price and all remaining taxes and charges.

Mortgages

Mortgages are available using the Spanish property as security.
Qualified Independent Mortgage Brokers with experience in the purchase of property in Spain can provide full advice on the range of financing schemes available. Please ask for our assistance.

Taxation

On purchase: VAT (IVA) is charged at 7% of the purchase price and stamp duty at 1%.
Annually: Wealth tax, local rates and any Communal charges.

Insurance

Property insurance – this can be arranged if not covered via the Community of Owners.
Life insurance is readily available in relation to any mortgage undertaken.

The staff of Worldwide Properties Ltd will provide expert advice on all of the above matters

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