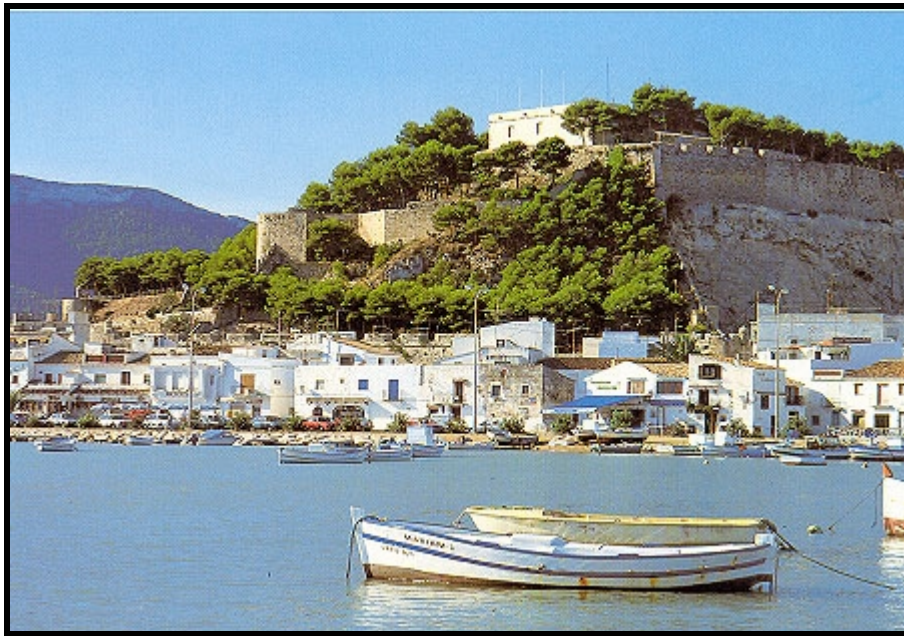




OUR GUIDE TO COSTA BLANCA NORTH

COSTA BLANCA NORTH



We are able to offer individual properties and virtually all of the developments within the **North Costa Blanca** between **Alicante** to the South and **Valencia** to the North at Developers' prices, plus resale property. We are confident our discerning clients will find this area has much to offer in terms of environment and facilities.

The **North Costa Blanca** has an abundance of stunning scenery, historic Spanish architecture, delicious local produce whether from the land or the sea, sophisticated shops, restaurants and bars, magnificent beaches with a wide variety of sports to keep even the most active person busy and much, much more.

This superb stretch of Spain's Mediterranean coastline runs southwards through **Denia, Javea, Moraira, Calpe** and **Altea**. Mountains rise steeply from the sea providing the most breathtaking views possible and hidden rocky coves alternate with some of the finest beaches in Spain.

No more than 15 minutes drive inland is some truly beautiful countryside, including that of the **Jalon, Orba** and **Pego** valleys, where picturesque whitewashed villages, steeped in history, lie amid acres of orange and lemon groves, vineyards, olive trees and almond orchards. Hillsides are covered in pine forests.

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Denia, the largest of the coastal towns, is quite vibrant. It boasts magnificent beaches, a castle, fishing port, leisure marina, sophisticated shops and restaurants and bars of all kinds. It is a most attractive area for a holiday or permanent home.

Javea, with its wide sweeping bay, is situated between the headlands of 'San Antonio and La Nao'. Every sporting facility is available including all water sports, golf, riding, clay pigeon shooting, green bowling and many social activities. It has an historic town centre and is surrounded by unspoilt countryside and wooded hillsides.

Moraira nestles at the base of a strikingly beautiful valley. It has a cosmopolitan feel to it with a very attractive fishing village and a new modern yacht marina, good shopping facilities, and the adjoining pretty cove of **El Portet**.

Altea is situated close to Benidorm, but a 'world apart'. It is a very pretty town, with narrow winding streets and overhanging flower filled balconies. **Altea** has spectacular landscapes due to a nearby range of mountains, a busy harbour area, pedestrian promenade and the magnificent blue domed church looking out over the town and particularly beautiful coastline.

Calpe is famous for the giant outcrop of rock known as the 'Penon de Ifach' which towers 1,200 ft above the town. **Calpe**, a charming town which has retained its Spanish identity, offers something for everybody, whether it be for relaxing or engaging in the numerous activities and sporting facilities on offer. There are wide, sandy beaches with a wonderful promenade and the town centre has numerous shops, a daily indoor market and a huge weekly outdoor market.

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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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