

DREAM... DARE. ACT!

*Purchasing a home in Spain in
7 steps with Rayos del Sol.*

Many people dream of purchasing a home in their favorite country (or holiday destination): Spain. Often, this dream is closer to reality than they might expect – especially with Rayos del Sol. We – the company's initiators – are living in wonderful Spain for a reason. Allow us to explain how you can get your dream house in Spain in seven clear steps. Dare to dream. We help you act!



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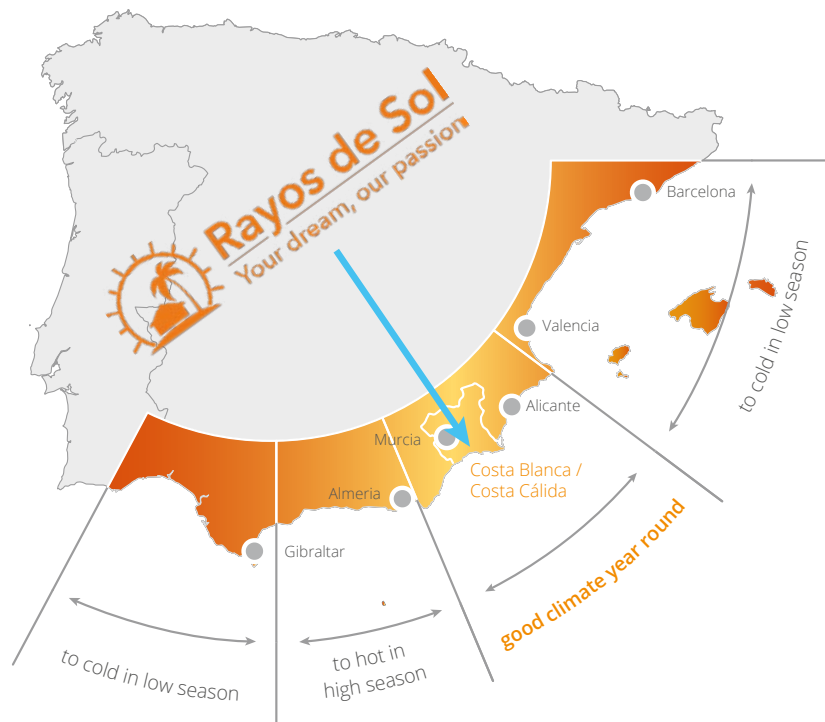
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DREAM..

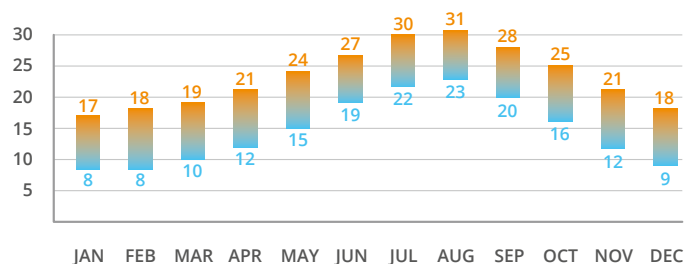
Step 1: Opt for the right region

Naturally, those who want to purchase a home in Spain should first familiarize themselves with the different Spanish regions. Rayos del Sol handles the buying and selling of homes in two of Spain's most beautiful coastal regions: Costa Blanca and Costa Cálida. Both regions have a lovely climate: the sun shines about 320 days a year, and summers are not too hot while winters are wonderfully mild. Enjoy the vast sandy beaches, charming towns, and beautiful scenery. Undiscovered by mass tourism, these regions are an approximate two-hour flight away from the UK. Of course, we are happy to introduce you to this magnificent place under the sun!

Climate Costa Blanca / Costa Cálida



Average min/max temperature °C



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Step 2: Opt for the right house

Carefully determine in advance which requirements your house should meet. Will the property serve as your holiday destination? Are you going to live in it permanently? Or will the house be an investment and, therefore, a rental object? Factors associated with this include, for example, the desired number of (bed/bath)rooms, the type of house you wish to purchase (such as a bungalow or an apartment), the location of the property, and so on.

Step 3: Determine the options that your budget allows

The available budget is often leading when it comes to the purchase of a house. The same goes for Spain. How much money can you – or would you like to – spend on the house? Do you lack insight into this? Then contact us! We are happy to assist you by discussing your financial possibilities. You will know immediately whether your housing requirements match your financial situation. For example, many people don't know that it is possible to get a partial mortgage for a Spanish house. By way of illustration, the maximum mortgage loan for non-residents in Spain is 70 percent. Together with you – and our partners that specialize in financing – we will gladly look for the most beneficial financing of your dream house!

Step 4: Decorate your house or have it decorated?

What are your plans? Are you looking for an existing house (resale) or do you prefer to purchase a newly built one? Furniture is often included in the purchase of an existing house (if desired), which means you can move into the property right away. Of course, we can also help you decorate your house. For example, we have excellent relationships with furniture suppliers. After selecting your furniture with them, we can be present at the time of delivery, so you don't have to be there. This way, you can immediately sit back and enjoy during your first upcoming holiday!

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Do you prefer a newly built house over an existing one? In that case, there are several possibilities as well. There are, for example, turnkey newly built houses – which are, therefore, completely finished – as well as newly built houses that are to be developed. If you opt for the latter, it is often possible to make many adjustments – as desired.

DARE.

Step 5: Contact us!

Do you have a clear picture of the house that you are looking for? Then it is time to take the plunge and contact Rayos de Sol. We are happy to schedule an appointment with you. It is possible to meet each other on location in Spain, by phone, or through Skype. During this appointment, we will thoroughly go through all your housing requirements and (financial) possibilities once more. Do you – for example – need a mortgage? Together, we will calculate how much of your own resources you will need to provide – based on a quick scan carried out by our mortgage specialists, for instance.

Is everything crisp and clear? Then, we will gladly start looking for your dream house in our portfolio! This is how we go about it:

- We will select several houses that match your dreams beforehand.
- You will receive all the information on these, so you will always have a clear picture of the residential opportunities, the corresponding prices, and the available facilities in the proposed properties.
- Have you made your choice? Then you will receive a comprehensive overview of all additional costs from us. Examples of such costs include taxes, notary fees, and legal expenses.

Step 6: View your dream house with us

Usually, you don't buy a house based on pictures, a description, or a breakdown of additional costs. Therefore, we are happy to plan a personal viewing trip with you. We will organize your flight(s), pick you up at the airport, and take you to your holiday villa or hotel. Based on your predetermined selection, we will have made appointments with project developers (in the case of newly built houses), private sellers (in the case of existing houses), a mortgage specialist (if any), and the required lawyer.

What will these days look like?

- First of all, we will show you the environment of your dream house. You will discover nearby seaside resorts, charming villages, magnificent beaches, and beautiful nature reserves with us.
- Based on the preselection or your specific demands, we will subsequently visit several houses that fit your housing requirements.
- Then, we will happily introduce you to our team of specialists, the proposed lawyer, and – if necessary – our mortgage advisor. Of course, we will reserve plenty of time to answer all your questions.
- We understand that purchasing a house outside the UK is an engrossing experience. Therefore, you will be given enough time to quietly let all the impressions sink in, take another look at the properties, familiarize yourself with the environment, and – quite importantly – relax during these days!


ACT!

Step 7: Purchasing your property

Have you made your choice? Great! We were secretly hoping for it and counting on it. Onto the final step.

How does the purchasing process work?

- The lawyer – that we suggested or that you have chosen – explains all the steps required for the purchase in question. In nearly all cases, a deposit must be made to reserve your desired house.
- The purchasing agreement is drawn up by the seller and verified by the designated lawyer. The latter will carefully check whether all documents relating to the purchase of the house are in order. Follow-up payments and (any) delivery dates are also included in this contract to instantly clarify the settlement of the purchase.
- The transfer of your house takes place at the notary's office on the agreed date. If you authorize* the lawyer – for example, because you cannot or don't want to be present at the time of transfer – your lawyer will sign for you and take care of everything. The guidance provided by Rayos del Sol in this regard is completely free and without obligation. After all, we don't want you to purchase a house; we want you to buy a home!



If you wish, you may give the power of attorney to your lawyer when you are in Spain. This will be drawn up and signed at the notary's office. The lawyer can use it to settle the purchase or sale of your house and to take care of insurances, bank accounts, as well as gas, water, and electricity connections on your behalf. Of course, this will always and only happen with your knowledge and consent. You can terminate the power of attorney whenever you wish. Its advantage is that you don't have to do everything alone and you won't be required to travel to Spain every single time.

