



SPLASHIN' . . . the resort boasts four pools

# PERFECT FOR THE SPORTY

IT may be called Football Village, but if golf is your game then this is definitely the place for you.

Located close to the beach, the resort is surrounded by the two new golf courses of the five-star Doña Julia Resort and the Cabell Robinson designed course at Finca El Cortesin, which incorporates the Jack Nicklaus Golf Academy.

Additionally there will soon be a further three courses in the immediate area.

But Pueblo Real Golf is not designed for golf lovers alone.

The site boasts four swimming pools, paddle and tennis courts, a spa and gymnasium all contained within a gated 24-hour security resort set amongst lush tropical gardens.

Water sports facilities are also available in the calm, warm waters of the Mediterranean Sea, with its beautiful beaches only a stone's throw away.

Plus within the resort itself there is a restaurant, bar and shops to meet all your holiday requirements.



LUSH . . . the complex's tropical gardens

# Spanish living at low Costa

**BEAUTIFUL** bay view apartments for £32,000, luxury townhouses in the Benidorm Hills for £68,000 and a top-of-the-range family villa with private pool in sizzling Costa Almeria for a mere £110,000.

These are just some of the thousands of affordable homes in sunny Spain available through Libertad, a new buying concept launched this month.

As an example, a bay view apartment can be yours for less than the cost of a BMW at £32,000. That's genuine low Costa homes for the price of a new car – thanks to Libertad's 70 per cent mortgages at an astonishingly low 3.5 per cent as well as big tax breaks.

It's no wonder Brits are forming an orderly queue to buy the Spanish dream home that's now a reality.

Libertad tax-break buying comes with a co-ownership option for families and friends to buy the freehold between them and share the costs.

That means you can combine the delights of regular holidays in the sun with income when you're not using yourself.

It's not like timeshare or holiday bond homes, as everybody owns the fully notarized and registered freehold.

## Combine

The prices above are per person, based on three families or friends buying together.

That's called a Libertad 3 but two couples can buy together or even workmates can combine their resources.

They need only around £10,000 in cash each to get on the property-owning ladder because an Armada of Spanish banks have set up in London to provide 48-hour pre-mortgage offers on a low interest 70 per cent mortgage – and there's less risk if three or four people are sharing the costs.

Libertad is the brainchild of specialist website PropertyInSpain.Net, based in London and Madrid. Chief executive officer Terry Walker says: "We were working with the Confederación de Española de Cajas de Ahorros (CECA) association of 46 leading savings banks in Spain."

The firm thinks its Libertad



GET ON BOARD . . . soak up the sun while taking in the fantastic sea views at Altos La Nucia



WATER BUY . . . a Spanish apartment with pool could be yours

3 plan will be a top seller because it shares the costs among three family members or friends and everybody will enjoy at least 100 days of sunshine a year, rotated with co-owners, and the villa or apartment can be rented out when it's available.

Juan Roca, director of the West End Caja Murcia bank, says: "As PropertyInSpain.Net already manage our online network of 840 property outlets in Spain, we are natural partners in the Libertad programme

because we can bring blue chip, fully legal developments in which the bank has invested and provide mortgages to UK and other northern European buyers using Libertad."

Other Libertad partners include Travelex and Halo Financial providing low cost currency, Solbank/Banco Sabadell, CAM Bank and Spain's third biggest bankers La Caixa, leading Spanish insurers Ocesa and Siemens Smart Homes for remote security and control. Alberto Linares, who will

help organise the Libertad mortgages, says: "This is great news for Brits and other northern Europeans as it enables Spain with its unbeatable holiday offerings and sunshine to provide better value than emerging new countries like Bulgaria and Dubai."

First Libertad buyer was Robin Sachs, from London, who registered for the "best sea view penthouse I could afford."

He paid £150,000 for a spacious bay view corner penthouse at Altos La Nucia, in the Benidorm Hills, and is looking for another co-owner at £50,000.

"My registered number came up and in three days I had secured exactly the penthouse I dreamed about. I handed over a reservation and signed the documents. I can't wait to move in."

PropertyInSpain.Net will give all Sun readers a special number to get a priority chance to snap up their Libertad bargain dream home and will provide an online "matching service" for buyers looking for additional co-owners.

There's also £500 cashback voucher for everybody who registers on their website [www.propertyinspain.net/clubspain](http://www.propertyinspain.net/clubspain).

## SWITCH ON TO OFF-PLAN PROPERTY

**BUYING** property off-plan still offers good investment opportunities despite the slowing market, according to new research carried out by The Homebuyer Show.

The survey of experienced investors reveals that almost 90 per cent have previously bought property off-plan or are seriously considering it.

It also reveals that more than 70 per cent firmly believe that buying off-plan can represent a good investment opportunity as long as thorough research is undertaken.

Additionally, canny investors are increasingly looking further afield to benefit from the high capital growth occurring in emerging markets. In fact, more than 15 per cent of investors think buying off-plan over-

seas is a good idea, compared with just nine per cent last year.

Eastern Europe and South East Asia are firm favourites, with some investors even buying new homes off-plan in countries they have never actually visited as they provide solid investment opportunities.

Claire Brown, managing director of Claire Brown Realty says: "Thailand, Malaysia, Indonesia and the Philippines really are booming at the moment."

"Capital growth starts at 15 per cent per year and can reach up to 30 per cent in some places, with rental income realistically between eight and 15 per cent. The return on investment is high enough to make even short-term investment worthwhile." Nick

Clark, of The Homebuyer Show – being held at the ExCeL Centre in London's Docklands from today until Sunday – says: "Experienced investors still view buying off-plan property as a shrewd investment, both in the UK and overseas. Even though growth in the UK market has slowed, investors can still secure good deals from developers, minimising their initial outlay."

"For any investors who want to look further afield however, buying off-plan overseas can offer even greater returns."

"Despite arguments to the contrary, property is still a safe investment in the long term, but investors need to ensure they carry out thorough research before they commit."