

Promoter

CLUB LANZAROTE S.A
c/ LANZAROTE S/N - HOTEL NATURA PALACE
PLAYA BLANCA, YAIZA, LAS PALMAS

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Financing

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About Hipoclub

Hipoclub welcomes you to the largest real estate project ever to be seen on the island of Lanzarote.

Owning 6 million sq meters of land in the south of Lanzarote, the company commenced the project with the residential area "Faro Park", followed by "La Goleta", "La Carabela", "Aguamarina", "Ambar", "Zafiro" and "Los Alisios". These developments are situated in the "Faro de Pechiguera" area of Playa Blanca on the southern coast of the island.

Hipoclub villas are all detached units with large private plots. They are constructed with high quality materials, and in an architectural style typical of the island, demonstrating a passion for environmental harmony and integration.

The design of the villas is focused on the quality of life. Small details individualise each villa, while the high standard of the materials used in the construction is easily apparent.

All of the villas face toward the Southwest, thus leaving the cooling winds at the back of the house, while permitting the hot African sun to bathe the solarium, the swimming pool and the al fresco dining area at the front of the house.

The double benefit of the hot sun and cooling winds of Lanzarote, combined with the exceptional design, harmony and elegance of Hipoclub villas is a balance not easy to find in any other place.

Among the many future plans for the area, we can highlight a magnificent 18 hole golf course, with the possibility of extending it to a 27 hole course. Green areas, sports facilities, a commercial centre, an artificial beach, and the completion of the coastal promenade connecting the area with the centre of Playa Blanca are all planned.

Hipoclub is a real estate developer, part of the Hipotels hotel chain (www.hipotels.com). Hipotels has vast experience in the tourist sector and counts 22 four and five star hotels in Mallorca, Chiclana/Cadiz and Lanzarote.

Its well established presence in the tourist industry, its focus on customer service and the high quality of its establishments has provided the company with international recognition and a guarantee of high standards.

With its highly professional technical and sales team, Hipoclub guarantees you a real estate product of exceptional quality and a very personalised service.

Purchase procedure

Having the right partners on your side will make it easier for you to make the best decision for you.

Hipoclub is highly committed to customer care. Our highly experienced sales team will support you through your evaluation and selection process, so that you will be completely satisfied with your investment. We will provide any information and assistance regarding financial services, furniture selection and in general any matter that could be of interest to you.

The purchase of a property is divided in 3 basic steps as follows:

The reservation

A property can be reserved with a deposit of 1.500 Euros. At this time both a representative of Hipoclub and the client will sign a reservation agreement.

This reservation agreement will secure the property for six weeks from the date of signature. The deposit paid will form part of the purchase price of the property if the client decides to proceed with the purchase of the villa.

If the client decides not to proceed with the purchase, Hipoclub will permit this deposit to remain in force for 6 months, after the original reservation period, to be used as a new reservation deposit on a different property on one of our developments. After 6 months the reservation deposit will no longer be valid and will not be refunded.

Pre-sales contract

Upon expiry of the reservation period, if the house is under construction, the 40% of the price of the house will be requested and a pre-sales contract will be exchanged. In this contract the terms that will govern the purchase and the date of completion will be established.

Public Deeds

The final stage of the purchase is the signature of the deeds, and the payment of the pending balance along with the costs below detailed:

Independent villas:	7% ICIC, The Canarian VAT 2,5 % aprx., Legal Expenses 4.200 € - 4.800 €, The Kitchen 300 €, Water connection	Semi-detached Houses:	7% ICIC, The Canarian VAT 2,5 % aprox., Legal Expenses 3.150 €, The Kitchen 300 €, Water connection 945 €, Perimetral wall
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The above-mentioned purchase procedure can vary depending on the delivery schedules of each house or development.

Mortgages

Hipoclub project is financed by Banca March S.A., a Spanish established Bank offering mortgages for at least 60% - 65% of the price of the property. In order to apply for a mortgage, Banca March would need from the applicant: A bank reference, a Bank statement for the last two months, the last P60 form or, if you own a company, the last balance sheet. Mortgages are usually granted in a week.

Additional Information

The purchase of one of our properties means becoming a member of a community of owners. A monthly fee is due for the maintenance of the common areas within one complex. This fee usually covers street maintenance and cleaning, street illumination, administration and garbage collection. There will be a limited number of meetings every year where each owner will have the chance to share ideas and vote.