



EQUITY RELEASE SPAIN

EXCLUSIVE PROPERTIES PORTFOLIO

www.equityreleasespain.com

EQUITY RELEASE SPAIN

For investors looking to capitalize on Spain's lucrative equity release property market

Asset Backed Investment

We are seeking clients to expand our large network of Equity Release affiliates across Europe, Russia, Dubai and China, looking for asset-backed investment opportunities. We deliver a national portfolio and don't believe in a 'one size fits all' approach.

Our team of property professionals work at the forefront of regional opportunities, while delivering expert national coverage. We take an in-depth view of property markets so that we can deliver unique opportunities to our clients and better meet their investment requirements.



Strong Sustainable Demand

We undertake extensive due diligence, to ensure our clients can invest with utmost confidence. We balance a regional focus with a national outlook, working with investors to meet their individual needs.

As a responsible property investment company, we undertake extensive market research to ensure that our properties are located in high demand growth areas.

INVESTMENT OPPORTUNITIES

Investors can effectively choose:



BUY A PROPERTY FROM OUR PORTFOLIO

A favourable option for individual investors and regular property buyers looking to secure a discounted property in Spain, a mid-term investment for future retirement, a second home or to earn a rental income.



INVEST IN THE COMPANY

The hands-free benefits allow investors to direct money toward properties and see returns without needing to actively purchase or manage individual properties.

You are investing money with the company who in turn goes and invests money in real estate. The company guarantees different returns depending on the investment term selected by the investor.



CO-INVEST WITH US

EQUITY RELEASE SPAIN offer investors opportunities to co-invest jointly with them on selected properties. Investors can choose which properties they would like to participate in and will be notified as and when they become available.

EQUITY RELEASE INVESTMENT

¿What is Equity Release?

Equity Release is generally designed for homeowners aged 65+ and involves a division of the ownership of the property rights into two separate elements to be held by a “**usufruct holder**” and a “**bare owner**”.

Bare ownership of the property will be sold for a percentage of the current market value of the home in exchange for an instant cash lump-sum or monthly payments and the retention of the usufruct.

[More Details](#)



BUY PROPERTIES FROM OUR PORTFOLIO

There are three transaction types:

BARE PROPERTY

Ownership of the property passes to the investor in exchange for a one-off lump payment: a percentage of the current market value of the property. The current owner retains the Usufruct for the duration of the agreement.

ANNUITY

Ownership of the property passes to the investor in exchange for a smaller down payment plus monthly payments to the Usufruct holder for the predetermined period of time.

SALE AND LEASEBACK

The investor purchases the property for a higher initial payment. The seller becomes a tenant and will pay the investor a monthly rent for the duration of the agreement.

Expenses description:

Formalization expenses: The expenses generated in the sale and purchase (Transfer Tax, notary and registry) will be paid by the buyer, with the exception of the Municipal Capital Gains Tax, which will be paid by the seller.

Maintenance expenses: Once the transaction has been formalized before a notary public, the expenses of the property will be distributed as follows:

- The Real Estate Tax (IBI), the extraordinary expenses and the building insurance will be assumed by the buyer.
- The ordinary community fee, the contents insurance, the urban waste tax and the utilities (electricity, water, etc.), whether individualized or not, will be assumed by the selling party.



**EQUITY
RELEASE
SPAIN**

**FOR
SALE**

Pinar de Campoverde

ERS076



2 Bed



2 Bath

Investment Details

- Market Value €95,000
- Discount **40%**
- Yours Today €58,050
- Deal Timeframe **13 Years**
- Investment Return €148,575
- Risk Free Investment



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TALK TO US

€58,050



**EQUITY
RELEASE
SPAIN**

**FOR
SALE**

Mijas, Malaga

ERS055



2 Bed



1 Bath

Investment Details

- Market Value €195,000
- Discount 46%
- Yours Today €106,050
- Deal Timeframe 10 Years
- Investment Return €275,000
- Risk Free Investment



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TALK TO US

€106,050



**EQUITY
RELEASE
SPAIN**

**FOR
SALE**

Cómpeta, Malaga

ERS089



3 Bed



2 Bath

Investment Details

- Market Value €275,000
- Discount 11%
- Yours Today €243,915
- Sale & Lease Back
- Guaranteed rental income €500 pcm
- Risk Free Investment



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TALK TO US

€243,915



**EQUITY
RELEASE
SPAIN**



**FOR
SALE**

**Teulada,
Alicante**

ERS090



3 Bed



2 Bath

Investment Details

- Market Value €599,000
- Discount 35%
- Yours Today €387,000
- Sale and Leaseback
- Guaranteed rental income €350 pcm
- Risk Free Investment

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€387,000



**EQUITY
RELEASE
SPAIN**

**FOR
SALE**

El Campello, Alicante

ERS066



3 Bed



3 Bath

Investment Details

- Market Value **€450,000**
- Discount **17%**
- Yours Today **€372,000**
- Sale and Leaseback
- **Guaranteed rental income €350 pcm**
- Risk Free Investment



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TALK TO US

€372,000



**EQUITY
RELEASE
SPAIN**



**FOR
SALE**

Los Alcazares, Alicante

ERS079



1 Bed



1 Bath

Investment Details

- Market Value €54,000
- Discount 40%
- Yours Today €33,550
- Deal Timeframe 13 Years
- Investment Return €84,453
- Risk Free Investment

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€33,550



**EQUITY
RELEASE
SPAIN**



**Quesada,
Rojales**

ERS091



3 Bed



2 Bath

**FOR
SALE**

Investment Details

- Market Value €160,000
- Discount 49%
- Yours Today €81,000
- Deal Timeframe 18 Years
- Investment Return €297,198
- Risk Free Investment

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TALK TO US

€81,000



**EQUITY
RELEASE
SPAIN**



**FOR
SALE**

**Mijas,
Malaga**

ERS069



2 Bed



1 Bath

Investment Details

- Market Value €225,000
- Discount **21%**
- Yours Today €119,500
- Deal Timeframe **10 Years**
- Investment Return €390,146
- Risk Free Investment

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€119,500



**EQUITY
RELEASE
SPAIN**



**FOR
SALE**

**L'Albir,
Alicante**

ERS092



1 Bed



1 Bath

Investment Details

- Market Value €240,000
- Discount **50%**
- Yours Today €122,000
- Deal Timeframe **9 Years**
- Investment Return €327,095
- Risk Free Investment



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€127,260

INVEST WITH US

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📍 Calle Richard Wagner, San Miguel de Salinas, 03193
Alicante, Spain

Legalities

We work together with independent appraisal companies approved by the Bank of Spain and the CNMV (the Spanish Government Agency responsible for the financial regulation of the securities market in Spain)

All operations are documented in the Spanish land registry and are formulated in a public deed before a notary, thus guaranteeing your security and peace of mind.

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