



INTERNATIONAL PROPERTY

PRE-CONSTRUCTION & RESALE PROPERTY
FOR SECOND HOMES AND LONG-TERM INVESTMENT



“WE PROVIDE THE
COMPLETE SERVICE TO
ANYONE LOOKING TO BUY
REPOSSESSED & DISTRESSED
FREEHOLD PROPERTIES
FOR HOLIDAY USE OR A
LONG-TERM INVESTMENT.”



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BETTER WAY OF LIFE

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DCC International Property specialises in selling repossessed & distressed freehold properties. Due to the world wide credit crunch many overseas property developers have found themselves unable to shift the last few remaining units on their developments and the banks are eager to have outstanding debts cleared. In order to do this in today's economic climate something's got to give, namely the price.

Over the years DCC International Property have built up strong relationships with both developers and banks alike and have been approached in order to promote these properties to the OP buying public. In return we help buyers to find the right overseas property for them by organising property inspection trips. We make the whole process easy by introducing our clients to suitable legal, currency, mortgage and property management firms along the way.

WELCOME TO YOUR NEXT HOME

In short, we provide the complete service to anyone looking to buy a new or resale property overseas for holiday use or as a long-term investment and pick up a bargain along the way.

We have assembled the best real estate from all that's available in the areas where we operate. Because we work with many developers, we can offer you independent advice across a range of property options wherever you choose to buy.

Unlike many overseas property firms you'll come across, we have our own offices in all the regions where we sell property, with local staff whose knowledge and experience is available to our clients when they visit prior to choosing what and where to buy.

Professionalism, experience and honesty mark us out from the crowd. We have years of experience throughout the company, assembled from the best real estate talent available in all of our regions. Our staff will ensure you don't make any mistakes - whether you're making your first or your fifth purchase.

We don't believe in selling you property on false promises or inflated growth figures. And we don't believe in selling you something you can't really afford. We want you to buy a new holiday home or investment property you can be comfortable with, enjoy using, and make money from when you sell it, many years down the line.

You can be sure you're in good hands when you buying a new holiday home or long-term investment property overseas through us. We look forward to helping you to find your new home.



With our wealth of experience in selling new homes and investment properties in the most popular locations, we've seen the best... and the worst. From the most established developers, with all the correct paperwork and licences in place and the longest track records of client satisfaction, to companies that unfortunately fall well short, we've experienced the lot... and are

our clients down the line. Only through our years of experience can we apply these judgements.

With DCC International Property, you get direct access to top quality cut priced properties in two prime locations and the guidance to be as certain as possible that your choice is the right one.

HOW WE CHOOSE OUR [PROPERTIES]

here to pass all of that experience along to you.

The developers we choose to recommend to our clients are those which our directors have spent years establishing working relationships with, developers that have been consistently on top of their game. While we deliberately don't feature every company that is selling properties in any given area, we do ensure that we work with the best.

In these days where unfortunately formerly huge developers can go bankrupt, and where smaller, faster-moving companies can exploit opportunities that others miss, as an independent agent with offices in all of our regions, we can apply our superior market knowledge to make the very best recommendations to you across all development companies, right at the point you are ready to buy.

If a developer expands from one region into another, we're keen to progress with them. If a developer with a poor reputation in one country appears in another, due to the fact that we work in the most popular regions we're aware of this. We can use this knowledge to see through the pitches and avoid relationships with construction firms that we feel may bring problems for

All the properties we promote are key-ready, some are fully furnished homes you can just move straight into, giving you the opportunity to rent your property out making your investment work for you from day one.

There are so many questions you should ask yourself, and we'll try our best to make sure you've considered them all. Our aim is to select and sell high quality properties to people who wish to make some money out of them in the long run, while using or renting them in the meantime. Of course, if you are lucky enough to pick the right property in the right place at the right time, you may benefit from faster returns more quickly – we wish you luck! But we believe sincerely that if you choose a property you really want and can afford, in an area you like, and aim to hold on to it for a good few years, you will always come out best – and you'll hopefully have some great times with it in the meantime.



Our website has been designed to be the complete resource for anyone researching, ready to buy new or resale repossessed & distressed freehold overseas property purchase from DCC International Property.

It's the most comprehensive body of information we have as a company, and



exchange, mortgages and legal advice to home furnishing, property management and rental services.

There are pages detailing the various inspection trips we offer, and it is possible to submit enquiries about all of our services: Whether you want to find out more about any particular property, book an inspection trip, or just get in touch with us to ask a question about something, the quickest and easiest way to do so is via the website.

You can view testimonials and case studies from our previous clients, sign up

for our email newsletters and offers, read terms and conditions for all of our offers and products, and last but not least, download a web version of this brochure...

It's all at www.dccproperty.com.

[OUR WEBSITE]

we strongly encourage all of our clients and prospective clients to make it their first port of call for much that's required to successfully buy repossessed & distressed freehold property overseas.

This is the place to really get a feel for the types or properties we offer, whatever you are looking for. The site carries full listings for every development and listing we feature, with information to help you really get to know what's available. It's designed to be the one place to go in order to research a purchase across any of our regions.

As well as a detailed overview, each development or property listing has a full table of development features, a property quality specification page, notes on what's in the immediate vicinity of the properties, and the most up to date discounted prices, along with payment terms.

Not only that, but the majority of the new build projects we feature also have slide shows of visuals, photographs and floor plans, and (where they exist) videos too. It's all there to help you to get a better impression of what we sell in all of our regions prior to booking an inspection trip to see them for yourselves.

But there's more than just property details on there. We've also included investor notes to help you decide which of our regions may be the best one for you to own an overseas property in, and informative buyers' guides to ensure you've considered everything that is involved in buying abroad from currency

WWW.DCCPROPERTY.COM



HOW TO VIEW OUR PROPERTIES

Due to the nature of the property we sell and the understanding that such discounted properties will not hang around for long, we will always encourage our clients to jump at the opportunity as fast as they feel comfortable with but in recognition that not all clients are ready to buy immediately, we offer two types of trip - a business trip and a viewing trip. Whichever you choose, flights, transfers, accommodation, breakfast and property tours are always included, and you can fly from most airports.

Unlike many other overseas property companies, we are upfront about what is involved in these trips, and what is

expected of you as a client, which is why we sell both types of trip:

VIEWING TRIPS

You want to buy a property abroad, but are not 100% sure of the destination you're interested in. You're probably in the "research" stage of your buying process, and may not be ready to commit to a purchase.

In this case, a viewing trip will give you the chance to find out more at a leisurely pace, without the more involved approach of a business trip.

Viewing trips

Business trips

It is designed for you, if you:

- Want to get a good feel for the region before deciding
- Are unsure of the benefits/pitfalls of buying and would appreciate expert advice
- Would rather your tour went at a leisurely pace, with more free time
- Don't know the area well or at all
- Nevertheless, feel you may be ready to buy having taken the time to discover more

Reflecting the fact that you may well decide that an overseas property in your chosen location, or even at all, isn't right for you immediately, we have priced these trips at a fair level where you share a greater proportion of the cost than on a business trip. Get in touch for current rates.

BUSINESS TRIPS

You are keen to buy a property, and probably already know a fair amount about the country you're considering buying in, having visited it before or spent some time researching the area and its potential for property investing.

In this case, a business trip will give you

everything you need to make a wise, considered property purchase there and then. It's specifically designed for you, if you:

- Are keen to buy now in your chosen area
- Have the funds ready to make a purchase
- Require a detailed trip with all the available time within business hours dedicated to finding a property
- Are happy to meet independent professionals who can help you to buy - lawyers, taxation experts, mortgage brokers and currency exchange companies, as applicable

On our business trips, we put a lot of time and effort into understanding your requirements, making sure that we show you the right properties, and booking appointments for you with the right people in order to help you buy a property.

Thanks to this preparation, most serious buyers find what they are looking for on these trips, which is why we are happy to price them competitively. Contact us for latest rates.



OUR SEMINARS

Would you class yourself primarily as a property investor, someone looking to buy for financial rather than lifestyle reasons? If so, you'll be interested to know that we always carry a selection of one-offs, line-ends, and units from motivated sellers.

- Do you already own a portfolio of properties?
- Do you have funds available to purchase should an opportunity arise?

If you answered "yes" to most of the above, then you'll already know the challenges of finding suitable units, especially when your search is international.

You'll know that it can be harder to develop the contacts network necessary to locate such properties in countries where you are not resident, and then harder to do due diligence and negotiate with vendors if you are not present.

INVESTOR CLUB

- Is the "bottom line" first and foremost in all your property buying decisions?
- Would you consider buying a property without seeing it, were the price and circumstances right?
- Can you move quickly in order to secure a property?
- Would you invest in a place you wouldn't want to spend time in, or in a property you wouldn't personally wish to live or holiday in?

Investor Club is the solution. Our small team specialises in helping you to find and purchase such properties. They have a portfolio of one-offs, line-ends, and units from motivated sellers, available for immediate purchase to investors who are ready to make fast decisions.

If this sounds like you, then get in touch today to learn about our current range and to find out how we can help you to expand your investment property portfolio.

If you're ready to buy a property overseas but are unsure or nervous about any aspect, then our free property seminars have been designed for you.

Staffed by a small team of property consultants, these seminars are completely free, and are your chance to speak to one of our representatives in a relaxed environment about any concerns you may have.

There are many queries that hold people back from that longed-for overseas property purchase, such as:

- Where is the best place to buy?
- How much should I spend?
- How should I fund my purchase?
- How much might I get from renting my home?
- How should current economic conditions affect my decision to buy?
- What have other people done in my position?
- Why should I buy from you?

We're ready to advise on everything from these big questions down to the smallest details.

Unlike some "free" seminars, we don't

give you some information and then ask you to pay for the rest of it. And this is genuine one-to-one advice.

Of course, as a real estate agent, we sell properties in all the most popular destinations, and we will certainly recommend that you take an inspection trip to visit properties in any area you are interested in, which we can arrange.

But the point of our seminars is not to sell to you, rather to demonstrate our commitment to helping you to find the right property, and to ensure you have the correct advice before you make such a big decision. When you are ready to buy, we then simply ask you to consider making your purchase through us.



WHY CHOOSE

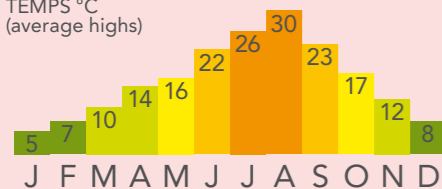
SPAIN



CLIMATE

The southern areas of Spain have a temperate climate, with sunshine during winter. In Madrid the temperature can reach 40C (104F) in summer and fall to below zero in winter!

TEMPS °C
(average highs)



Currency: euro (€)

Time zone: GMT +1. Population: 43 million

BUSINESS HOURS

Shops: Mon-Fri, 9am-1.30pm and 3.30pm-8.30pm

Offices: Mon-Fri 8am-2pm

Banks: Mon-Fri 8.30am-2.30pm

There are still sound overseas property opportunities to be had in Spain, with prices having evened out and a great choice of real estate available to woo the buyer looking for a lifestyle property with the chance of capital growth over time.

In times of economic uncertainty, the longer-term outlook for a property market such as that in Spain, whose fundamentals - high tourist demand, mature infrastructure, a large expatriate community, great weather - remain unchanged, does not lose its attraction to whatever kind of buyer you may be.

Indeed, one analyst recently asserted

that current economic conditions have "invigorated" the Spanish property sector. While the Spanish themselves may not completely agree, as they feel the effects of the end of the "boom" years, for those who want to put their money into a safe investment and be confident of achieving growth over five and above years' of ownership, a careful purchase in Spain still seems as good a bet as many alternatives.

While the Costa del Sol offers the most obvious locations for a Spanish home, it is not the only choice. The burgeoning Costa Cálida and Costa Almería regions offer a lower entry level for investors and so can be better for capital appreciation, yet these

areas have a choice of attractions fast catching up with their more mature neighbour.

The World Health Organisation recently declared the region of Murcia to be Spain's cleanest, and a new airport serving part of this region will open it up to more tourism over the coming years (it is set to open in 2009/10).

There is the added bonus of a reasonably buoyant rental market to take advantage of, and of course the aforementioned desirability of owning a property in what is still one of the top countries for people to spend holidays in, own a second home in or retire to.

[THE HELP

YOU NEED]

Successfully buying and maintaining a property overseas more often than not requires the assistance of a number of different agencies and companies.

The thought of having to deal with lawyers, mortgage brokers, currency bureaus, property management and rental agencies and furnishing suppliers can be daunting to the new purchaser, especially when you will probably not initially be spending a huge amount of time in the country you are buying in.

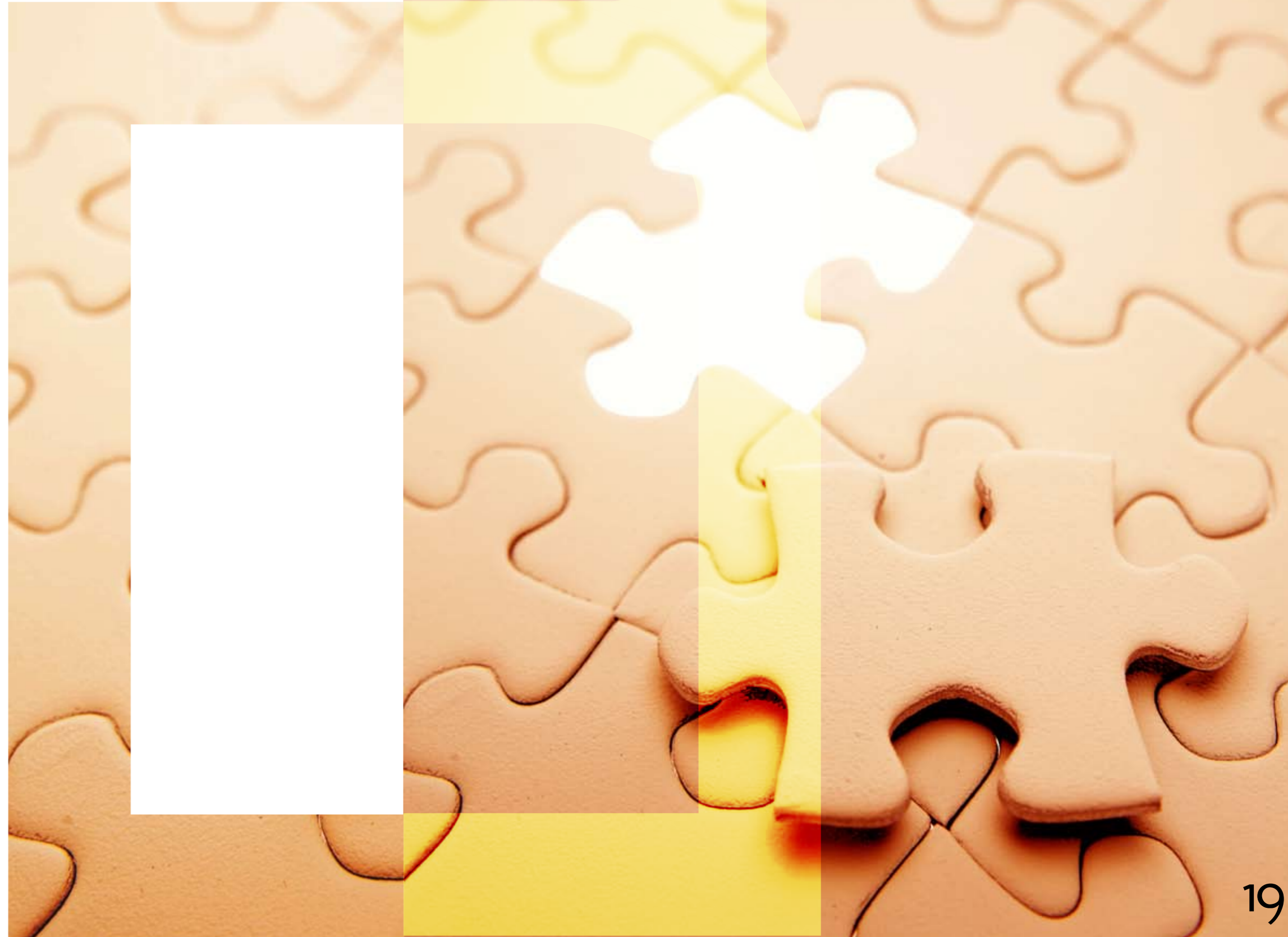
However, we are in the business of helping to make the process of owning a dream property overseas simple and enjoyable, and will happily assist you to make the right choices in all of these areas. With us, "after-sales" doesn't mean "afterthought", and we don't believe in promising the world and not delivering.

Our staff do this for a living, and so when you choose to buy through us, we will make it our business to offer you a choice of English-speaking companies covering all of the above areas as required, who are used to dealing with the particular needs of clients like you and will help you to make sure everything runs smoothly.

The companies you choose will ultimately depend upon the type of property you buy, what you intend to use it for, which country it is in, and of course your personal circumstances and preferences.

That's why only once we've listened to you and understood your needs will we advise you as to which specialist independent firms we feel would best meet your needs.

The next few pages go into more details about some of the services we can help you with.



CURRENCY EXCHANGE

When buying a property overseas, it is often necessary to exchange large sums of money into a foreign currency.

This type of transaction is nearly always best suited to a specialist currency broker. Brokers offer better rates and you can make big savings using them for larger currency transactions.

They are also useful for moving regular sums such a salary or pension into an overseas account.

If you were concerned that fluctuations in the money markets could reduce your overseas buying power, you could "fix" the exchange rate with brokers, typically for up to two years. Another benefit is that brokers can act faster than banks.

The only real downside is that international money transmission is an unregulated industry. For this reason, some people play safe and choose to use their own banks, thus potentially losing out on the savings.

But as long as you use a recommended broker who has a proven track record in assisting people in your situation, it will almost always be worthwhile.

We can advise you as to reputable companies who will give you favourable rates for the country of your purchase.

HOME FURNISHING

It is worth considering using a specialist company to furnish your new overseas home. Such a company can provide and install a wide range of furnishings cost effectively, typically offering packages to suit all budgets and styles, and delivering

and installing everything you are likely to need.

If you are looking to furnish your property in order to let it out, then it is important to do so to the right standards. It will have to comply with safety regulations, satisfy all the requirements of the rental agency, and not least deliver a "wow" factor so your clients come back or recommend your property to others.

Again, this is where a specialist company has the edge over your trying to do it yourself, not least because they can negate the need for you to be there for any of the process.

Unfortunately, after-sales is an afterthought for many real estate companies, who may promise they earth but then fail to deliver.

We are therefore happy to recommend to you specialist, independent firms in our regions whom you can work with in order to get your property furnished for the right price, in time and with the least hassle to you.

LEGAL ADVICE

Buying a property overseas is probably one of the most significant financial undertakings you'll ever undertake and brings legal and financial consequences beyond the most obvious.

Your property will form part of your overall estate, so you'll need to understand the laws of succession and also your inheritance tax liabilities.

If you wish to rent your property you'll be liable for income tax at home and abroad and need to understand that liability, your declaration responsibilities and any double taxation agreements.



[THE HELP YOU NEED]

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obvious.

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If you wish to rent your property you'll be liable for income tax at home and abroad and need to understand that liability, your declaration responsibilities and any double taxation agreements.

All of this is compounded by differing language and legal systems. Thus, without decent legal representation, an overseas property purchase would be fraught with problems.

That's why we always recommend you use the services of a reputable, independent lawyer who can best represent your interests.

In all the countries where we sell, we can help you to find the right lawyer for you.

MORTGAGES

Home mortgage, equity release, overseas mortgage, buy-to-let mortgage... there are many choices for the overseas buyer looking to borrow to fund their purchase, and by using a reputable mortgage broker, you can understand these choices and get the right product for you.

It's the fastest way to get an understanding of how an overseas lending market works, what is available and what suits your situation.

By combining their professional expertise with access to many different lenders, a specialist broker will provide you with an efficient and cost-effective method of reviewing, negotiating and organising your options.

A mortgage broker will get you the cheapest possible deal, with the

right features for you, which has the closest match to your personal finance circumstances, chosen from their panel of banks and lenders. They'll then help you see it through to completion.

Wherever you choose to buy through us, we can introduce you to English-speaking independent experts who can help you with all of this.

PROPERTY MANAGEMENT

From the moment your keys are available to you, and especially if you will be among the majority of property owners who will be away from their homes for much of the time, it makes sense to employ a property management company for management and maintenance.

While such services to an extent overlap with those offered by rental companies (and indeed are often offered by the same organisations), you ought to consider having a property management company look over your home even if you have no intention of letting it out.

Their services can begin by handling the initial "snag list", which involves supervising the delivery of your home from the developer and ensuring that every little thing is how it should be before the house is officially signed over to you.

Then they can monitor the security of

your home, testing the equipment (gas, electricity, light bulbs etc) and hold a log book, submitting regular reports to you as the owners.

They're in effect your "eyes and ears" in the country of your choice, taking care of your property while you're not around to do so yourselves.

To find out more about such companies in your area of interest, just get in touch.

RENTAL SERVICES

If you do not intend to stay long term in your holiday home, long or short term rentals can do everything from deliver a substantial income from your investment to simply covering some of the costs associated with ownership.

Property rental companies range from small firms with specialised local knowledge (often in-resort) to multi-national, web-enabled companies with the same booking systems used by airlines or holiday companies. Rental services are often provided or sourced by property management agencies.

There will usually be a 24-hour resort contact phone number, and often a diary service to handle bookings on your behalf.

Rental agencies will typically charge commission of up to 20% for their services, with other extras attracting one-off extra fees.

There are advantages and disadvantages to the different types

of company, and your individual circumstances, type of property and rental aspirations will help to decide the best approach for you.

We know the options in all of our areas are happy to advise you accordingly. To find out more, contact us.

RESALES

DCC's resales department has the expertise, the contacts, an existing portfolio of thousands of exclusive properties worldwide, and the best marketing tools to help you sell your property abroad.

Whether you're selling an existing overseas property in order to buy in another location, or to upgrade to one of DCC's current offers, or simply want to liquidate your assets (maybe to take advantage of exchange rate shifts and maturity in your current overseas property portfolio), DCC's resales team can help.

Thanks to the marketing power we

[THE HELP YOU NEED]

have in a host of countries worldwide through our offices, media campaigns and property seminars, we come into contact with many potential buyers on a daily basis, and so are well-placed to find a buyer for your property when you no longer wish to hold it, for whatever reason.

To find out more, visit our website on www.dccproperty.com.

Terms and Conditions. 1. All information contained herein is subject to change without any prior notice. 2. Prices, images, figures, descriptions and dates are for information purposes only and may change at the discretion of the developer. 3. All published statistics are sourced from independent parties and can be supplied if required. 4. All services on offer are subject to availability and eligibility. 5. We cannot guarantee the availability of mortgages in any of the regions where we operate. You should be sure of your ability to obtain a mortgage if this is required in order to complete a property purchase, and should be aware that any deposit you make against a property may be forfeitable should you fail to provide the necessary finance to complete the purchase. 6. It is your responsibility to ensure you can afford to keep up payments on any mortgage you choose to take out to finance a property purchase. 7. We recommend that you always view your property investment/s as a long-term undertaking. You should be aware that property values can and do go down as well as up. 8. There are risks inherent in any investment, particularly overseas. We always recommend that clients take independent advice before choosing to undertake any significant investment. 9. Your purchase contract is always between you and the developer/owner of any property/properties you choose to buy. While we apply due diligence and our own experience in choosing who to work with and which developments and properties to recommend to you, we are ultimately a property agent whose business is to facilitate the purchase of property, and as such we regret that we have no control over, or responsibility for, pledges made to vendees by individual vendors.



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