



Property Investments – Fluent Finance Abroad

Lending institutions & court auctions

Presentation & general guide to purchasing financially distressed property in Marbella Spain

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FLUENT FINANCE ABROAD – PROPERTY INVESTMENTS



WHAT IS IT AND HOW DOES IT WORK

FFA has developed an investment platform which allows investors to purchase from an exclusive list of properties via auction through the Principal Courts of Marbella, at seriously competitive prices.

Our strategy focuses on “Purchase to Resale” Real Estate to generate a return of capital invested. The mechanics of the business model introduces a short term exit strategy for investors, which can be repeated any number of times throughout the year.

Through this investment platform FFA facilitates the purchase of a property at auction; project manages any refurbishment work and promotes the resale onto the open market.

Our concept is simple, buy very low, add value, sell below market value and at the same time keep the profit margins high for our investors.

We can also facilitate a one of property purchase service for the property investor who wishes to purchase for personal use and not for investment returns.

Steps for purchasing via court auctions via Fluent Finance Abroad (FFA)

STEP 1

- Introduction to the business model and pro's and con's to purchasing property financially distressed property.
- Basic property information of property deals currently available at the time.
- Requirements for purchasing a property at a Spanish auction or directly from lending institutions.
- Introduction to our expert and professional panel of lawyers.
- Financial assessment with FFA or a UK qualified financial adviser and proof of funds.
- Full client registration with FFA, including passports copies and NIE numbers provided.
- Non disclosure agreement contracts to be signed by all parties involved including FFA, client & any agents involved.

STEP 2

- Interested party selects property / properties that are of interest which all parties confirm are viable based on proof of funds etc. (see above)
- Client registers their interest in the selected property by depositing the reservation deposit of €3000 into the lawyers escrow account. An administration fee of €500 will be paid for the necessary property due diligence to take place. (Land searches, nota simples and bank / owner negotiations etc)
- Agree and set the maximum bid price based on current market values and potential profit margin or discount required.

STEP 3

- Evaluate total funds required for the project / purchase of said properties and confirm funds are in place for completion if successful.
- Estimate possible refurbishment and furniture costs that may be required.
- 30% of the court valuation price to be deposited directly into the courts bank account. Receipt given once deposit made.
- Full commission payable to FFA upon successful purchase.

STEP 4

- Bid is successful at auction and the sale must be completed within 20 days.
- If there is a NO SALE – the deposit placed in the courts bank account is returned to the client. Maximum timescale for this is 3 days. Generally paid as a PORTADOR cheque (1 day).
- We start to locate the next suitable property.

STEP 5

- The reform and resale process begins.
- Carry out the necessary reform and design works.
- Promote back onto the market utilising the networks of Spanish and European real estate agents.
- Pay all re sale charges share in the profits and prepare to reinvest in the business model once more.

EXAMPLES OF PAST AUCTIONED OPPORTUNITIES



1. HEXAGON VILLA ON 3 PLOTS – NUEVA ANDALUCIA -SOLD:
850.000 EUROS - 335 M2 BUILD - 3,195 M2 PLOT - MARKET VALUE
1,500,000 EUROS: VILLA + 1 PLOT 600K + 900K FOR 2 PLOTS



2. CASCADAS DE CAMOJAN – MARBELLA NEXT TO SIERRA
BLANCA SOLD: 1, 100,000 EUROS - 534 M2 BUILD - 4,900 M2 PLOT -
MARKET VALUE 3, 000,000





3. FRONT LINE BEACH VILLA – PUERTO BANUS - SOLD: 1,705,000 EUROS - 390 M2 BUILD - 940 M2 PLOT - MARKET VALUE 2,600,000



Uso	Escalera	Planta	Puerta	Superficie catastral (m ²)
VIVIENDA	1	03	06	126
ELEMENTOS COMUNES				9

4. Attico triplex Edificio Online (above Terra Sana) - 123 m2 + 40m2 solarium – built 1984 – 2 bedrooms en suite over 3 floors.

Property bought at auction for €121.500

Property 3 doors down, on the market for €295.000. Purchased at 59% below current market value.



5. 88 m2 La Maestranza – 1 bedroom en suite – ground floor apartment – south facing with garden – bought at auction €100.500 – estimate market value €170K- 41% BMV



6. 3 bedroom penthouse apartment Los Naranjos de Marbella – 130 m2 build & 20 m2 terrace – Current Market Value €210.000 – sold at auction for €110.000 – 48% BMV

