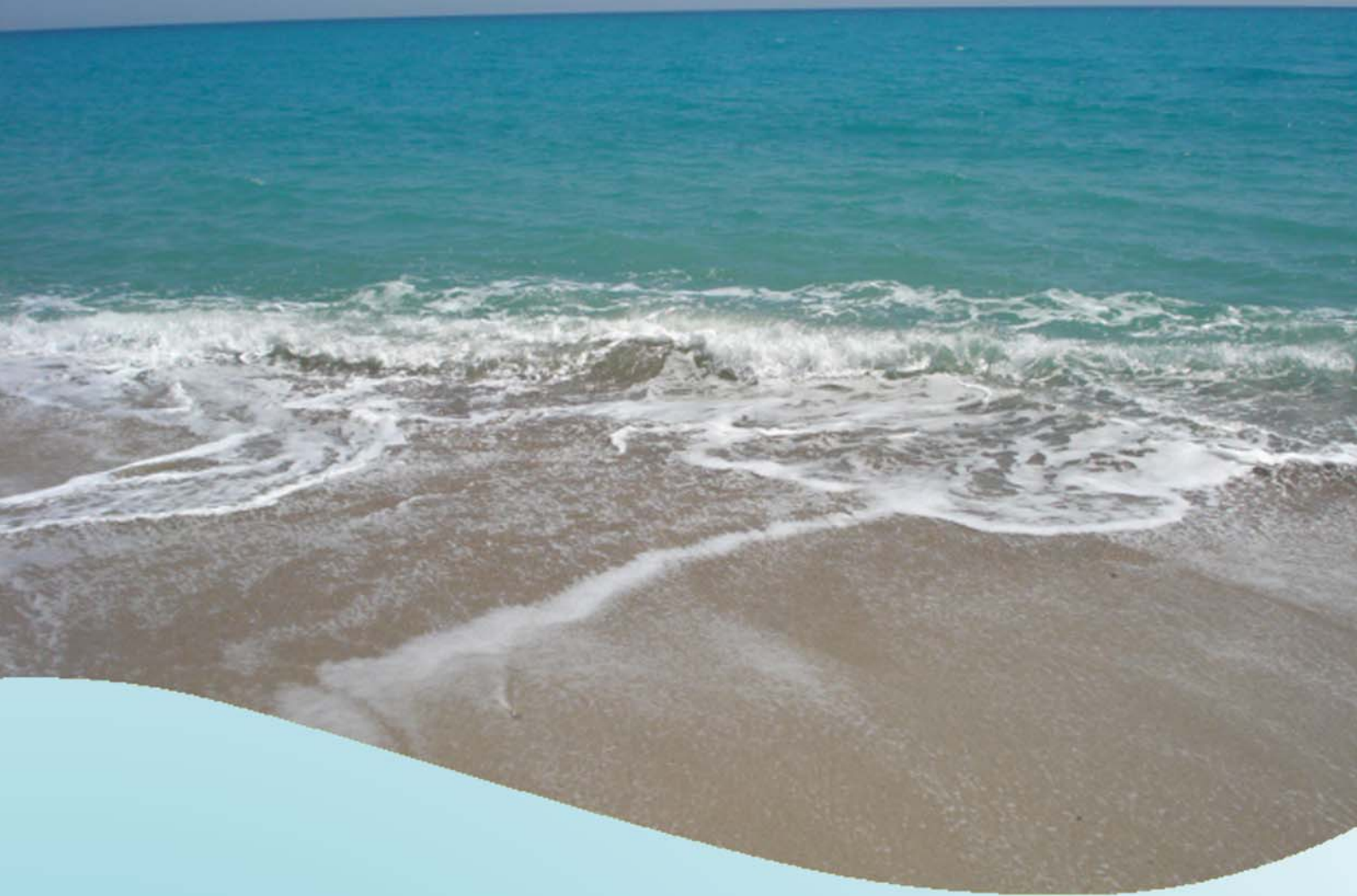


Living La Dolce Vita

.....in Calabria





Calabria

southern Italy



CONTENTS

Map	04
Welcome to Calabria	05
The Way Of Life	06
The East & West Coasts	09
Your Questions Answered	10

You have our assurance that all available properties withing your given criteria and specified price range will be accessible when you are in a position to view. The properties displayed in this brochure are set out as a general guideline only and do not constitute any part of a contract or offer. Properties sell quickly and we cannot guarantee that any apartment, townhouse or villa you see enclosed will be available upon your arrival in Italy. ©2008.



Mandatoriccio



Caulonia Marina



Tropea



Welcome to Calabria, one of Italy's best kept secrets and home to our exciting new developments. Italy has always been one of the most desirable and therefore most expensive places to buy property - until now that is.



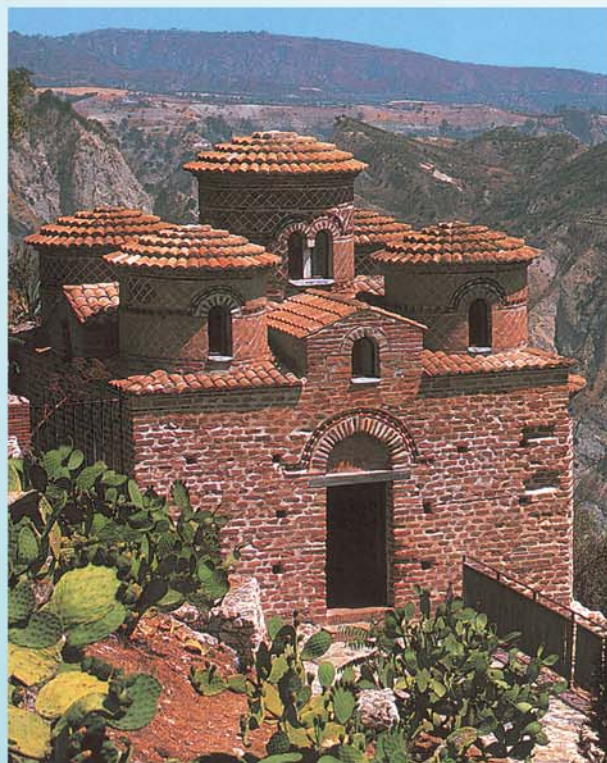
Our properties are the best value for money and we don't just promise, we guarantee, that buying your dream home in Bella Italia will be easy and stress free.

Calabria is located on the southern most tip of Italy, where the toe meets Sicily. It is unspoiled, idyllic and one of the best kept secrets in the Mediterranean. This is a place of unparalleled beauty where some of the highest mountains in Italy sweep down to the clearest blue waters in Europe.

Tourism in Calabria has been limited to discerning Italian holidaymakers and Italian Americans visiting the home of their ancestors and therefore it is still very much a beautiful secret and it is where you can still find the essence of the real Italy.....



Calabria is more than just a pleasure zone for beach lovers and water sports enthusiasts. Its amazing mountainous landscape, enclosed in vast national parks like the Aspromonte, feature waterfalls, stunning sky scraping mountains, alpine lakes, forests and an amazing array of wildlife, such as the peregrine falcon and the wolf. Calabria's countryside is also dotted with sanctuaries, convents, ancient castles and eggshell villages clinging precariously to hillsides.



Calabria is an archaeological pearl. Its shores stand testimony to 5,000 years of history, from the ancient Byzantines, Greeks and Romans to the Normans who covered the region with their fortresses, churches and castles. From ancient cities, Byzantine treasures, temples to Zeus and medieval towers, Calabria will appeal to the Indiana Jones in everyone.



BEACH LIFE

The Calabrian coast is famed for its dramatic beauty and is home to some of Italy's most beautiful beaches – the Observer newspaper said that Calabria “is like the Bahamas with all its stunning beaches.”. As the climate is mild around Calabria's coastlines all year, you can take advantage of the beautiful beaches even out of season. Lidos are unique to Italy and you will find yourself being offered services such as beach chair and umbrella rental, a bar service, babysitting and activity clubs for children and all kinds of beach games, as part of the Lido experience. Of course, you can just take off and find some hidden, private coves for pure relaxation!

SPORT AND LEISURE



Calabria offers a wide range of activities for sports enthusiasts of all kinds. Blessed with thousands of kilometres of stunning coastline, Calabria's water sport facilities are second to none. Windsurfing, scuba diving, snorkelling, sailing and deep sea fishing are all popular, as is lazing on a sun drenched beach taking advantage of the lido facilities.

For diving fans, there are numerous specialist centres where you can learn to dive or for the more experienced, dive to one of the 50 sunken ships, some dating back to the 4th century. Or perhaps you prefer to slide down the rivers in a kayak or canoe, or float back to earth as you paraglide from nearby mountain sides down to the crystal clear waters of the Mediterranean.

Golf is becoming more popular in Calabria and there are three courses close to our developments; Rosarno and Montechiarello in the west and Golf Feudo Montalto in the east.

The high central mountain range makes winter sports very popular in Calabria with skiing and snowboarding top of the agenda. The mountains are also a prime location for hill walking, hiking, trekking and bird watching.



THE CALABRESE PEOPLE

Like the food they love, the Calabrese people are fiery, warm, open and welcoming. Traditionally hospitable and eager to share the beauty of the region they live in, you will find yourself making friends quickly and easily.





FESTIVALS AND CELEBRATIONS

The Calabrians love a party and throughout the year there are many festivals and religious feasts celebrated all over the region. These festivals are for everyone and on festival day, each town's central piazza is full of locals enjoying the food, drink and entertainment on offer.

FOOD AND DRINK

Calabria is known as the basket of Italy and the local cuisine is sheer heaven for those who love Italian food. From freshly caught fish and seafood, locally grown fruit and vegetables to local pasta dishes, pizza and delicious desserts, Calabria has something for everyone's tastes. Look out for these Calabrian specialities on the menu; Ciambotta – a mixture of aubergine, zucchini, sweet green peppers, mushrooms, onions, potatoes and tomatoes cooked in olive oil, Capocollo – pork shoulder marinated in wine, Bracciuolo Oriolese - stuffed steak, Spaghetti al aglio e olio – pasta with olive oil and garlic, Macaroni e Calamari – pasta with squid, Pepper Pizza and Tartufo – a local ice cream delicacy.





THE EAST COAST

The up and coming east coast is fabulously unspoiled and blessed by the warm, azure waters of the Ionian Sea, white sandy beaches and picturesque towns and villages. From Cariati Marina with its red roofs, traditional Calabrian seaside charm and laid back lifestyle, to the stunning Capo Colonna and Capo Rizzuto, the large town of Crotona, with its buzzing street life, archaeological museums and local airport (served by flights from Milan and Rome), Isca Sulla Jonio, with its reputation as the pearl of the Ionian Sea, Soverato, a summer hot spot with its nightly funfair close to the beach and its active nightlife including bars and restaurants and Caulonia, with its gentle hills sweeping down to the sea, its fabulous beaches and traditional Italian lifestyle.

THE WEST COAST

With beaches to rival those of the Caribbean, the west coast of Calabria has always been a favourite destination of Italian holidaymakers. From Lamezia and Gizzeria north of the Gulf of Sant'Eufemia down the coast to Tropea and Capo Vaticano, the area encompasses beautiful mountain scenery and lakes around Vibo Valentia, which also boasts a beautiful marina, Greek murals and hot baths, as well as being a short drive to the capital, Reggio de Calabria, with its beautiful piazzas, shopping and fine dining. Tropea, also known as the pearl of Calabria, was recently named by the Sunday Times as its top beach holiday destination ahead of more famous locations in Ibiza, France and Sardinia. Described as having superb white sandy beaches by the turquoise Tyrrhenian Sea, Tropea pulls off a rare trick by managing to be both unspoilt and fashionable. The town is a maze of steep narrow streets, Renaissance churches and beautiful pastel coloured palazzos and is becoming one of the most sought-after places in Calabria.



When looking to buy property overseas, you will no doubt have a number of questions or factors to consider. We will be more than happy to discuss the purchasing process with you either on the phone or in person but to help you get started, we've included some of the most frequently asked questions in this brochure.....

Q: Could I pay less for my new home elsewhere?

A: No, just the opposite. We offer you your new home at the lowest list price. Whether you go direct to the vendor or through a third party, the price will not be any less and in some cases, you will actually pay more, whilst being offered a vastly inferior range of homes compared to those we can provide. The prices are set by the builder and all prices within our literature are correct at the time of going to press. Going through a company such as ours has several advantages: you will get to see properties that suit your requirements, you will have the benefit of our many years experience, as well as the help of our fully trained, supportive staff who will help take away the stress and strain associated with house purchasing.

Q: Do I need permission to purchase a property in Italy?

A: No.

Q: What other costs on top of the purchase price can I expect?

A: There will be additional charges, fees and taxes, as you might expect when buying a new property. Your lawyer will be able to give you an estimate of these costs when they know more about your plans. Fees you will have to consider include those of your lawyer, the notary, bank charges, etc.

Q: Do I have to be in Italy to complete the transaction?

A: In the event that you will not be able to attend the signature of contracts and deeds, you can give your lawyer power of attorney to sign all necessary documents on your behalf. Any information you need can be requested direct from our office in Italy, the developer or from your appointed legal representative.

Q: Can I transfer money in and out of Italy?

A: Yes

Q: In whose name should I purchase the property?

A: There are a number of ways to purchase the property

- * In your own name.
- * In the joint names of you and your spouse or co-purchaser(s).
- * In the names of your adult children or in the name of somebody who will eventually inherit the property from you.
- * In the name of a U.K. or Irish limited company, or a company incorporated in an approved jurisdiction.

Q: Should I make a will for my property in Italy?

A: It is strongly recommended that once you have purchased a property in Italy in your own name, you instruct your lawyer to prepare a will. You are allowed to have a will for your Italian assets only, without replacing the main will you may have in your own country. Most common types of will are also signed at the Italian Notary and are strictly private and confidential.

Q: Is there inheritance tax in Italy?

A: In October 2001, the Italian government approved Law No: 383/2001 abolishing inheritance tax and gift tax between spouses and other relatives to the limit of the fourth degree of the relationship. This law is known as Succession Tax. Where the beneficiary is not related to the donor, gift tax will be payable if the asset transferred is worth more than €180,760. In this instance, the tax payable (imposta di registro) will be payable on the value of the asset exceeding the above amount.

Q: Do you have resale properties I can view?

A: Not at the moment, we have chosen to concentrate on new build properties within this area.

Q: Will the property I purchase be freehold?

A: Yes.

Q: If I buy a new property, will I be able to inspect it before I complete?

A: Yes, you will usually be able to make inspections at any time. On completion, you will be invited to inspect the property and make the builder aware of anything that is not to your satisfaction. Until the full terms of the contract have been met, you are not required to make your final payment. Even after you have the keys, anything you may subsequently discover that requires rectification should be brought to the developer's attention for correction.

Q: Are mortgages easily available in Italy?

A: Yes, although loans will only be advanced after your ability to repay has been established. As a private buyer, you will have to be prepared to supply evidence of income and all expenditure before lenders will be prepared to make an advance. In other words, they will wish to see that you have sufficient spare income each month with which to make repayments. If you are buying as a company, full accounts showing sufficient clear profits after tax to make the repayments will be required. Normally, you will be able to borrow up to 75% of the valuation.

Q: Will I have to pay a reservation fee?

A: Deposits for Italian properties are 3,000 euros plus 50% of the purchase price within 4 – 6 weeks and the rest on completion.

Q: Should I use a U.K. or Irish solicitor?

A: Past experience has shown us that it is better to use a solicitor based in the country where you are buying property. We can introduce you to a reputable solicitor in Calabria, or, if you prefer, you can ask our solicitor in London to collaborate on your behalf with the Italian solicitor. Whichever you choose, you will get first class legal advice and we will make all arrangements for you.

Q: What happens with regular bill payments such as water and electricity?

A: Your lawyer will ensure all your services have been connected to a new property, although you may be asked to obtain the necessary direct debit mandate forms from your Italian bank. Don't worry, we will give you all the assistance you need in sorting everything out!

Q: What if I want to become an Italian resident?

A: As an E.U. citizen, you will be able to reside in Italy for as long as you wish. You will need a Codice Fiscale, which is the Italian equivalent of a National Insurance or Social Security number. If you want to work in Italy, you will need a Carta de Soggiornio. Again, we will give you all the help and advice you need to get these pieces of documentation.

Q: I have children, what are schools in Italy like?

A: Italian state schools provide free education and school is compulsory for children aged 6 to 14, with current education reforms raising the age to 16. Very young children can attend Scuole Materna, or kindergarten. To enrol a child, make sure you bring birth certificates, any health records listing vaccinations and any relevant school reports from the UK or Ireland.

Q: What is the cost of living like in Italy?

A: The cost of living is lower than in the UK and Ireland, especially in the south of the country where Calabria is located. This will make any pension or benefits you receive go further.

Q: Can I still receive my pensions or benefit if I live in Italy?

A: Your retirement pension or other benefits can be paid directly into your bank account at home or abroad. For more information contact :

U.K. : www.dss.gov.uk

R.O.I. : www.welfare.ie

Q: Should we learn the language?

A: If you're planning to work in the Italian community it is essential. The Italians are good natured and friendly people but like people anywhere, an attempt to communicate with them in their own language will be deeply appreciated! Many people start out with a phrase book and cassettes. For the more serious, there are low cost language schools that cater for students of all ages and abilities. We recommend you look in the local press when you are in the country.

Q: Is it possible for me to work there?

A: Anyone from the U.K./R.O.I. who becomes a resident in Italy and has obtained a Tax and Social Security number has the right to work in Italy. U.K./R.O.I. nationals are entitled to the same treatment as Italian citizens in matters of pay, working conditions, vocational training, social security and trade union rights. The single European Act which came into effect on January 1st 1993 created a single market with a more favourable environment for stimulating enterprise, competition and trade and makes it easier for E.U. nationals to work in other E.U. countries.

Q: How do I go about finding suitable employment?

A: Your best bet in Calabria is to check the local press. Calabria has plenty of newspapers within the region, as well as national papers. You can also apply to international recruitment agencies acting for Italian companies or check out the hundreds of job seekers websites on the internet.

Q: What is driving in Italy like?

A: Generally it will only take a few days to get used to driving on the right. Many of the road signs are the same as at home and in our experience people adapt very quickly. Roads in Calabria are well maintained and are far less congested than in the U.K. and there is an excellent motorway system.

Q: How do the Italians treat foreigners who live there?

A: You will undoubtedly find your local hosts to be very hospitable, family-orientated and friendly.

Q: What about the healthcare, how does it compare?

A: The Italian national health system, the Servizio Sanitario Nazionale or SSN, offers low cost healthcare of a good standard, with well trained and dedicated doctors. You will need a residence permit to register with the local health authority, the L'Unita Sanitaria Locale or USL to obtain your national health number. For emergencies, you can be treated in hospital with an E111 or E128 form (or Irish equivalent). Private health insurance is very popular in Italy. For more information contact :

U.K.: www.dh.gov.uk

R.O.I. : www.ehic.ie

Q: Can I use my electrical appliances in Italy?

A: Like most of continental Europe, the electricity supply in Italy is 220 volts AC with a frequency of 50Hz. If you are taking any electrical appliances you will need an adaptor. However, it is easier and cheaper to buy these goods in Italy.

Q: What about annual running costs?

A: As in the U.K. or Ireland, this depends on the price of your property and when you buy. As a guideline, running costs for an average-priced two/three bedroom property will be somewhere between £1,000 and £1,500 per year. This will include gas, electricity, water, local rates, community fees and insurance.

Q: Can I take my existing furniture to Italy?

A: The short answer is “yes”. Should you be moving on a permanent basis, you may well want to take some or all of your existing furniture, as well as your prized possessions. After all, you may have spent a long time accumulating what you have and it will make the transition easier. The best option is to use a property removal expert who will ensure all items are packed safely whilst in their possession and transported to your new home with a minimum of fuss.

Q: What about furnishing my property from scratch? Where can I go for furniture? Could my property be supplied furnished?

A: These are questions we are frequently asked. If you are already familiar with Italy and its wide range of furniture stores, then you will probably have this already in hand. That’s assuming you have time to make the arrangements. Here’s how we can help in a number of ways:

- * We can advise on those developments that offer furnished properties or furniture packs readily for sale and discuss this with the sales team on your behalf.
- * You can discuss your requirements with a member of staff while you are in Italy – with their local knowledge they will know all the best places to shop for the type of products you want.

Q: As I am buying in euros and the exchange rate fluctuates, how can I protect my capital?

A: If you’re buying property overseas, one of the main concerns may be the fact that you have to pay for the property in a foreign currency. But, with everything that has to be done before you even get to this stage, it’s all too easy to leave your currency exchange to the last minute and hope that the rate falls in your favour. This can put your capital at risk, so it’s wise to plan ahead and take the necessary precautions. Once you know the price of your home, start to shop around for the best rates by calling the bank or one of the specialist foreign exchange companies. Although banks are traditionally the first port of call, it certainly pays to talk to the commercial foreign exchange companies as they usually offer better rates and sometimes a superior service. In most cases, their dealers will watch the markets for you and keep you informed of any significant changes. The commercial foreign exchange companies are also able to offer you a number of options for transferring your money :



- * Spot transactions : ideal for anyone who needs their currency straight away as the currency is purchased that day at the current rate. However, if you have time to spare before your payments are due, it may be wiser to consider a forward transaction.
- * Forward transactions : allows you to secure a rate for up to a year in advance to protect yourself against any movements in the market. A small deposit holds the rate until the balance becomes due when the contract matures.
- * Limit orders : allows you to place an order in the market for a desired exchange rate. Your request is entered into the system which triggers an automatic currency purchase once the market hits your specified rate.

Some specialist exchange companies also offer the option of regular pension and mortgage payment transfers at commercial rates.

**Some of the information in this section has been supplied by third parties. Professional advice should always be sought at the time of purchase.



