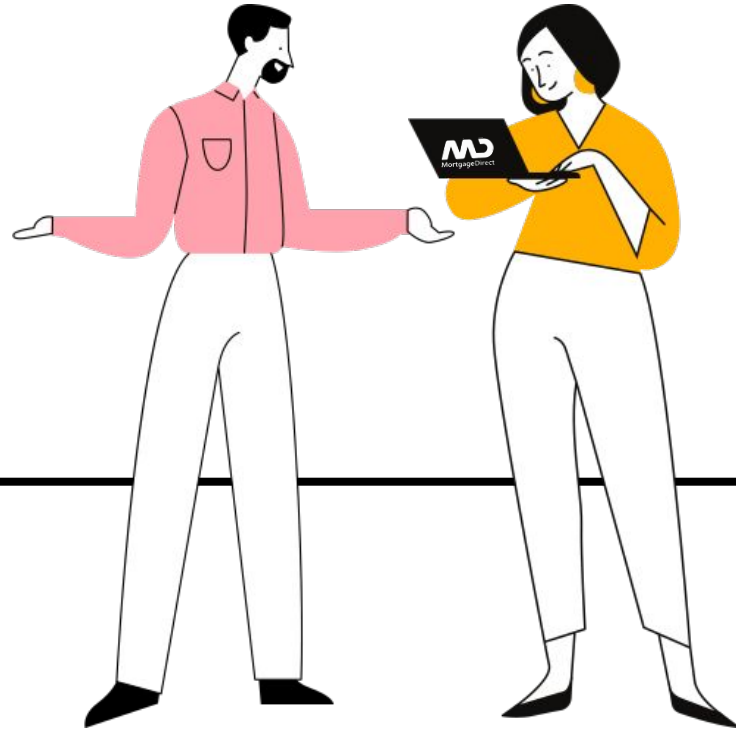




Buyer's Guide



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Types of customers

Types of client income accepted

Clients Benefits

Customer Journey

Types of customers

In Mortgage Direct the types of customers can vary but generally fall into several categories:



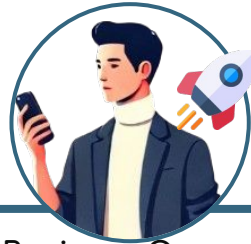
Foreign Investors

Foreign investors are individuals or entities from outside Spain seeking to invest in Spanish real estate for rental income, capital growth, or vacation homes.



Retirees and Expatriates

Non-residents retiring or working abroad who want to buy property in Spain for retirement, relocation, or a second home, often seeking mortgage financing.



Business Owners and Entrepreneurs

Foreign entrepreneurs expanding or starting businesses in Spain, often needing mortgage financing for commercial or residential properties.



International Students

Non-residents in Spain for educational purposes, like university studies or academic programs.

Types of customers

In Mortgage Direct the types of customers can vary but generally fall into several categories:



Seasonal Resident

Foreign Seasonal residents who spend part of the year in Spain may seek mortgage options for vacation homes or investment properties.



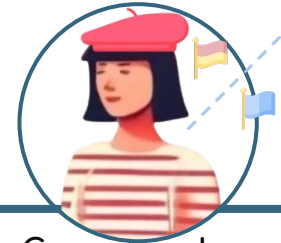
High Net Worth Individuals

High-net-worth individuals seeking luxury properties or investment opportunities in Spain may require tailored mortgage solutions due to their complex financial needs.



RE Developers

Real estate developers and investors seeking mortgage financing for land acquisition, construction, or property investments in Spain.



Cross border worker

Cross-border workers living in neighboring countries but working in Spain, seeking mortgages for homes or investment properties near their workplace.

Types of client income accepted

Accepted

- ① Employment income, (salary, bonus, commissions, etc.)
- ② Self-employment income (salary, dividends, etc.)
- ③ Rental income
- ④ Pension income
- ⑤ Investment income

Not accepted

- ① Child maintenance
- ② Social security benefits

Clients Benefits



Premium service with **dedicated assistance**



Access to the **best mortgage offers** in the market



End to end service **adapted to the client needs**



Unique point of contact to streamline **bank relationships**

Our Charges

1



Mortgage Direct does not charge for initial quotes

2



Starting from €695, is payable if you decide to proceed with a formal application

3



Initial Approval Fee

Payable upon mortgage approval, before valuation. Starting at 0.6% of the mortgage amount, with a minimum of €1,500.

Initial introduction of client to MD

Personal, bilingual advisor contacts client within 24-48 hours and oversees the application process to completion

Affordability assessment and fact-finding



1

2



3



Mortgage Application prepared and issued

Document collection and analysis

Signing of T&C's and payment of initial fee starting from €695

No-obligation quote(s) issued to client

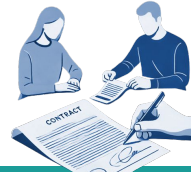


7

6



5



4



Response from lender (usually 7-14 days)

Bank decision confirmed to client

Approval - Conditions sent, and 2nd fee requested starting from 0.6% of mortgage amount (minimum €1,500).

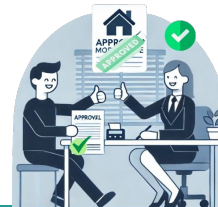
Decline - reasons given, refund of initial fee per T&Cs



8



9



Or



Request valuation quote from one of MD's partner valuation companies

10



Offer document (FEIN) issued and bank account opening process started

11



Completion date is set at least 10-11 days after signing the FEIN, or 14 days in Catalunya due to the cooling-off period.

12



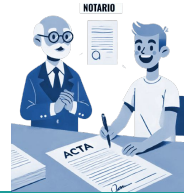
Arrange appointment at notary to sign the deeds (no less than 24 hours after acta is signed)

13



Arrange appointment at notary office to sign an "acta", which confirms that client understands the mortgage conditions

14



Assuming all goes well, very happy and satisfied clients leading to excellent reviews of MD (see our excellent rating on Google)

15

