
Two Houses,
Same Location
One's Just
Financed
Smarter!

€2.85M | €3.85M



Save On Your Dream Home with Innovative Smart Financing!

No Agent Fees, Lower Financing Cost, Lower
VAT, and all other fees included...

The Deal Explained

Discover how you can own a high-quality luxury home with our Smart Financing approach at just **€8,100/m² gross**, compared to traditional market prices starting at **€10,000/m² net** in Monte Estoril. **By opting for our strategic financing model, you could save significant fees, and financing costs.** Choose between smart financing or traditional routes—your savings, your choice.





Smart-Financing?

Why Are Fees Lower with Smart Financing?

Traditional property development transactions often involve significant costs at different stages. Here's how our model saves you money:

→ Finance fee

We save a minimum of €350k on construction finance costs.

→ Agent Fee

Agency fees savings are about **€200k.**

→ Other Transaction Costs

Having an investor fund construction from the start reduces all transaction costs!

Location, Location, Location

Situated in one of Monte Estoril most sought-after green spaces, just 750 meters from the sea, these luxury properties offer both tranquility and convenience.



— Why This Deal is Unique?

This innovative financing model reduces costs and risks for both the developer and the investor, providing a streamlined path to owning a luxury home without the excessive fees and uncertainties of traditional sales.



Avoiding Pitfalls:

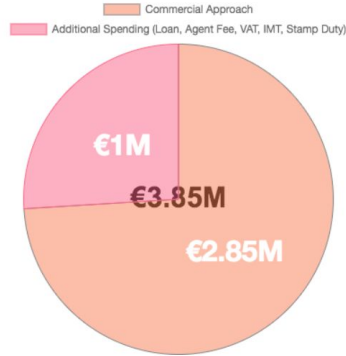
→ Minimizing Risk:

The luxury market is competitive, and traditional sales can be slow, risky, and uncertain. **Our deal avoids prolonged sales processes and reduces exposure to market fluctuations.**

→ Reducing Excessive Costs:

As private individuals, we offer significant cost savings to an early-stage investor who funds the construction and keeps one house.

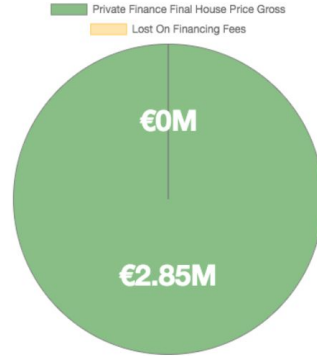
Commercial Loan Option



Commercial Option

We approached this project from the start, first and foremost as our own private house but planning demanded we build two houses on the plot. We don't need two houses, but to construct two houses we would need financing.

Investor Finance Option



Win-Win Outcome

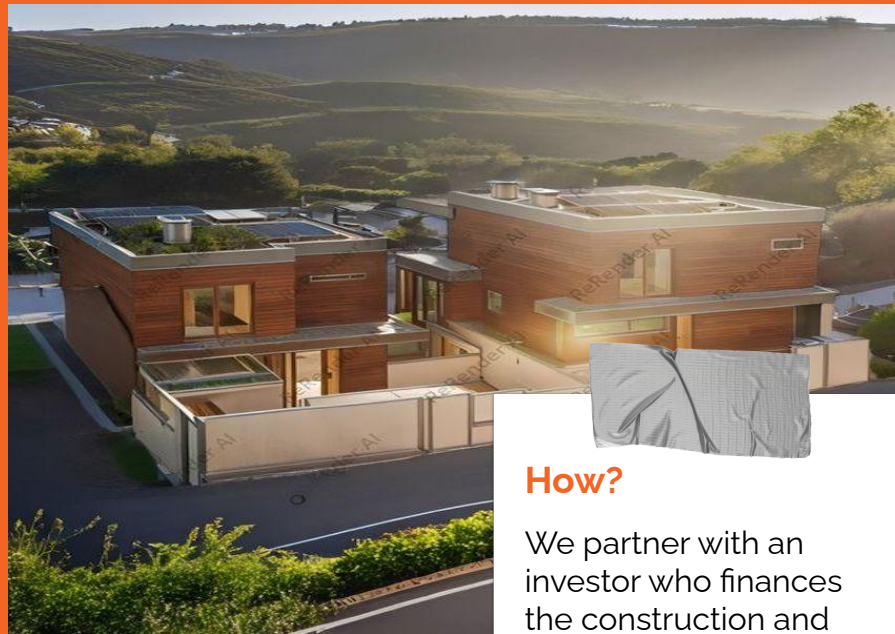
This approach allows us to complete the project to a high standard, keep one house, and offer the other at the trade price to an investor.

Potential for Comparable Returns:

Even when compared to a standard commercial sale, the financial outcome for us remains largely consistent after deducting all fees. For investors however, the savings through this financing model can be substantial, producing an over 35% ROI over two years!

The Project

We are presenting here a rare investment opportunity in Monte Estoril. We own two exceptional plots of land with planning approval for two luxury houses. Our vision is to build both houses, keep one, and offer an investor the chance to acquire the other under highly favorable terms.



How?

We partner with an investor who finances the construction and upon completion, receives one house as repayment of the construction finance loan. The land is transferred to the investor at the start, allowing them to pay IMT and stamp duty upfront.



Investor Financing

Simply put, by funding the construction of both houses, the investor will receive one house as repayment. **This model is efficient and beneficial from a finance perspective, with lower fees compared to conventional methods.**

→ Reduced Property Costs

VAT is minimized, and transaction costs are lower because the transaction occurs at the start rather than at the end.

—
Everything is already planned.

There have been **2**
years of work
already invested in
this project.



Why Invest Now?

By joining us at this stage, you benefit from a fully prepared project with planning approvals in place, avoiding the delays and uncertainties associated with starting a development from scratch.



Property Highlights

Each house will feature:

- **351m² Built Area** on **352m² Land**
- **156m² Habitational Space**
- **Private Garden** with a heated pool, internal terraces with possibilities of luxury amenities like a sauna, cinema room, or gym.
- **Parking for 2 cars**
- **3 Bedrooms, 4 Bathrooms**
- **5 Stories with a Private Lift**



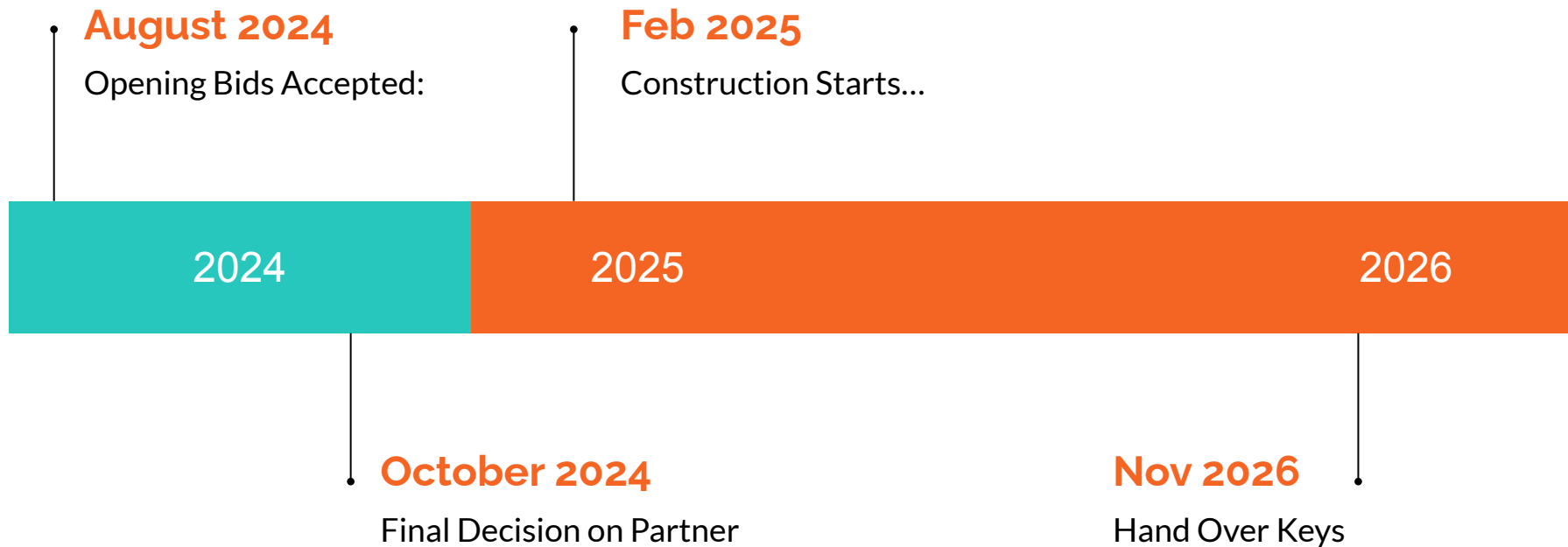
Investor Partnership

The investor covers the construction costs, approximately €2.85 million, and receives full ownership of one house. This results in an average **gross** cost of €8,100 per square meter—well below market value.

Conclusion

This opportunity brings together a prime location, luxury construction, and an innovative financing model. With funds secured in escrow, debt backed by the land, and top-tier construction partners on board, you can confidently invest in one of Portugal's most desirable areas. Partner with us to secure your place in this exceptional project.

Milestones



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<https://maps.app.goo.gl/aNNR25RcYStZDMc2A>

<https://www.idealista.pt/en/imovel/33582393/>

