



How to find
your perfect
property

PATHWAY

to Prestige Buyers Guide




KINNEY SMITH
PRESTIGE LIVING

Kinney Smith Prestige Living offers over 30 years experience in sales and customer care providing you with a luxury experience when buying your luxury home



INTRODUCTION

Welcome to your pathway to prestige living!

We're delighted you've opted-in for our free property finder service & we're absolutely committed to ensuring your search for a property goes smoothly and you find exactly what you're looking for.

In addition to our online consultation together, we've created this brochure to help you with some useful (and key) tips on buying a property overseas.

Let's get started!



ABOUT KINNEY SMITH

Investing abroad is a daunting task and any investor, novice or experienced, needs to ensure they work with reputable property developers. With a multitude of angles to consider, such as good rental returns, prime locations and overall capital growth, you need to have the right people on your side.

Which is exactly where we come in!



We take care of you, from initial search to closing of the sale and will always endeavour to ensure that your overseas investment is an excellent fit for you. As leading property experts we, at Kinney Smith, hope to take you on that journey and ensure this process is as smooth & hassle-free as reasonably possible.

One of the key elements of investing abroad is to keep watching the trends and market situations in order to avail the best opportunities to invest in an overseas property. We keep up to date with these market developments, so we can get you the best returns on your overseas investments.

ABOUT KINNEY SMITH



We welcome you to browse our sites and take a look at some of the best property investments currently available. However, when we're on our online consultation call together we'll be able to pinpoint more details on which properties we'll consider ideally suited for you.

In this brochure we've added some tips & things to think about to prepare for our call together.



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www.KinneySmith.com



**SOMABAY
HOMES**

www.SomaBay-Homes.com



**EL GOUNA
HOMES**

www.ElGounaHomes.com

MEET THE KINNEY SMITH “DUO”



Paul Smith Owner

Hailing from Glasgow, Scotland, Paul is an experienced & dedicated Realtor. His dedication is quite possibly unmatched in the industry and he aims to please his clients whether they're buying or selling property. Now, residing in an idyllic spot in El Gouna, Egypt, he sells property all over the world. Married to Nicola Kinney, they've successfully built their business from the ground up!

Nicola Kinney Smith Owner

Nicola, or Nic, has an incredibly friendly personality, which allows her to easily navigate social situations & business negotiations of all kinds, and through being deeply committed to her family and her clients' interests, she'll make your property sale or purchase as easy as possible – seeing it through from start to finish, and beyond.

Married to Paul Smith, and also originally from Scotland.



OUR PORTFOLIO OF COUNTRIES

SPAIN



BARBADOS



MEXICO



FRANCE



MONTENEGRO



EGYPT





TIPS TO PREPARE FOR
YOUR CONSULTATION

Important Features

List the features that are essential to you on a daily basis, for instance being near public transport, having adequate parking or swimming in your own pool.

Narrow Down

Whilst we make every effort to meet all of your requirements, we may not always be able to find a property that has ALL these features, so ideally when you create this list, put the ten most important features in order so we're clear on what's absolutely necessary from top down on your list, to the lower items you could potentially disregard.

Location

Write down all the countries, regions, cities & possibly towns which you're considering living in.

Duration

How long do you intend living in the home you're interested in purchasing? As in, will it be your full time home, holiday home, rental home, simply an investment? Or is your property for another purpose? Essentially, what's your intention, if you don't mind answering this question?



Weather

What will it be like in winter & summer? Are you going to be comfortable in the changing seasons? Often a summer holiday location can look very different in the winter months.

Timing

What will it be like at night, weekends & rush hour? How do you feel about noise, and possibly commuting, if that's a requirement for you?

Community Life

What's the community like? Are there certain preferences you have, or are best suited to - do you love the hustle and bustle of crowded streets, or something more oriented towards families, or maybe nightlife is your priority?

Size

What number of rooms are you looking for, and what kind of functional living spaces do you require?

Longevity

Will you still be happy there in 3-5 years? Essentially if you're buying a property for the long term, and you're going to live there, the details need to be right, so if this is the case, what's really important to you?





CONSIDERATIONS WHEN BUYING ABROAD





Contracts

Never (ever) sign a contract that you don't understand. We're here to ensure that all the details are clear and everything is explained in plain English, so you know exactly what you're signing.

Legals

Always ensure that you seek specialist advice from independent solicitors, architects & surveyors before considering a purchase overseas. If you require assistance with this, please ask us.

Inherited Debt

Always ensure you won't inherit a debt on a property before purchasing it, which a local solicitor can generally check & verify. If you require assistance with this, please ask us.

'Cooling Off' Period

Always give yourself a 'cooling off' period if you see a 'must-have property' and are tempted to put down a deposit there & then.



Arranging Finance

If you're arranging financing for purchasing the property, ensure this is stated in any contract and you have an 'opt-out clause' if the loan isn't approved at your expected terms (which will ensure any deposit paid is refunded to you).

Mortgage 'In Principle'

Try to arrange your mortgage financing 'in principle' before agreeing to purchase the property, and before signing any related contracts and / or paying any deposit.

Mortgage Currency

Arrange your mortgage in the primary currency that you earn in, wherever possible, unless you're going to be receiving rental income from that property in the local currency, as in that case the local currency may be a possible alternative option, depending on the lender's criteria.



Legal & Government Costs

Check with the estate agent or vendor to be sure you're aware of the costs charged by the legal and government authorities for purchasing a property in your chosen country. If you require assistance with this, please ask us.

Banking

Open a bank account in your chosen country and ensure you get a "Certificate of Importation" for the money you bring in from your home country. If you require assistance with this, please ask us.

Bills & Taxes

Set up standing orders in a local bank account to meet bills & taxes. Failure to pay your taxes in some countries, such as France, Portugal, Spain and many others, could lead to court action and possible seizure of your property.



Other Expenses

Remember that bills don't end at the asking price. Lawyer's fees, taxes, insurance and so on, must all be met in your host country and can often be more expensive than you may initially consider.

Proximity

Is the home too far away from your friends and family? Moving abroad can be a daunting experience for some. Have you checked into travel arrangements, accessibility of getting to and from your loved ones, and if it's going to be easy for you to move between countries?



THANK YOU!

We hope you found this guide helpful & ideally, it's given you a lot to think about! These are all important considerations for you to ponder on to best ensure you make the right choice for you.

We're beside you every-step-of-the-way to guide & support you in your very own pathway to prestige living...

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