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Santo António da Serra - Villa





1 100 000 € (EUR €)

Fabulous house in Santa Cruz for Sale

The Quinta is located in Santa Cruz, a 5-minute drive from Santo da Serra golf course with sea and mountain views. House in excellent condition. Fifth completely fenced and safe.Pre-installation of tennis court.Built in 2005.

1 Bedroom Suite with private bathroom and equipped with hydromassage bath.

- 2 bedrooms.
- 1 common bathroom with shower.
- 1 Living room of 70 m2.
- 1 Laundry with 6 m2.

Fireplace in the living room.

Kitchen with 15 m2, equipped, with fixed table, in granite with capacity for 6 people. Central heating and air conditioning throughout the house. Double glaze windows.

> T +351291624634 ¹ · T +351968293752 ² · E info@primepropertiesmadeira.com Estrada Monumental Nº 454 9000 098 Funchal AMI 11097

> > ¹ (Call to national fixed network) | ² (Call to national mobile network)





Balcony surrounding the house with great views of the sea and the deserts. Alarm system installed. House equipped with solar panels.

A living room with an area of 100m2, with equipped kitchen, barbecue and bathroom.

3 covered parking spaces. 1 Closed garage with 150 m2, with bathroom. Discovery zone to park more than 15 cars. Kennel with 15 m2. It has a covered area of 3m2 for dogs. Room to store firewood and trash. 1 Arrecadao with 3 m2. 1 Arrecadao with 15 m2.

Watering tank (with water of feather) with 300.000 liters.

Installed irrigation system (programmable).

Garden with swings and slide for children.

Area with fruit trees (walnut, apple tree, lemon tree, ameixieira, peach tree and mulberry tree) Potable water tank with 5,000 liters, located in the garage.

Mortgages - Non Residents

The Bank will verify if the applicant is in a financial position to be able to meet the conditions of the loan which will be based on "affordability".

If an applicant is self-employed, an application must be accompanied by audited accounts for the previous three years together with the current year's management or unaudited accounts, satisfactorily certified by an accountant acceptable to the Bank, together with three years tax returns. The Bank will usually consider lending up to 65% of the valuation of the property, or purchase price whichever is lower.

Security

The security will be either a mortgage over the property or if the property is owned by a company (which the Bank requires to be managed by a specialist management company from it's approved list) the Bank will require a charge over the shares of the company along with a mortgage registered on the property. The Bank will recommend an assignment over a suitable life policy.

It will also be a condition of the loan that the property is insured for it's full replacement value and the Bank's interest noted thereon.

Valuation of property

Approval of any loan application will depend upon the Bank's valuers providing a favourable report on the property, the cost of which will be borne by the applicant.

Procedure

Once an application has been approved by the Bank and the terms and conditions have been offered and accepted, all legal documents will be prepared by the Bank's lawyers with all legal fees to be borne by the applicant.

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Property Features

Proximity: Shopping, Public Transport

Garden

- Garage
- Energetic certification: D

• Views: Countryside views

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