

REF: MD06

A luxury beachside oasis

MOROCCO - SAIDIA

Sahara Beach and Spa



WHY MOROCCO!

Morocco is already making a name for itself as a new hotspot for the world's property investors.

The luxurious new property developments are generally accepted to be of the highest standards available and the very competitive prices mean that Morocco can boast top quality property in 5 star luxury resorts for a fraction of the price of property of far less quality elsewhere.

It is not surprising that Morocco is widely tipped to become a new elite holiday destination. The destination is expected to attract vast numbers of tourists into the luxury resorts on short term holidays generating excellent rental yields for the investors who own these properties



Capital Growth Predictions:

Many sources offer different views on what is expected to happen to the value of new Moroccan property in the newly constructed resorts. There are some differences in opinion as always but the one common factor is that prices are expected to rise and at a

rate that will please investors. The growth rate has been quoted as being around 30% (Homes Overseas Magazine) but as a more conservative estimate 15% is expected as being very achievable.

Rental Yield Predictions:

Rental income from Morocco based property is also of great interest to investors as good rental yields are achievable from property in the new luxury resorts being constructed. It is expected that mortgage payments and bills can be covered for the year from the rental income achieved from the peak season months alone. Peak season months are classed as June - September and rental based on a 2 bed apartment costing around €100,000 is expected to be around €2,000 per month.

With 85% rental occupancy currently during the high season and the number of tourists set to grow faster than the amount of available accommodation this figure is expected to grow not drop meaning even larger occupancy levels for investors and even potential growth in rental prices as demand increases.

The major catalyst behind the huge growth in Morocco's tourist industry and the massive amount of overseas investment into the stunning new luxury property developments is the massive national development plan devised by King Mohammed VI in conjunction with the UAE. This project called "Vision 2010" was launched with the purpose of drastically increasing number of

annual tourist visitors. In fact the goal was more specific than this to increase tourism by 5 times by 2010 to 10 Million visitors and generate 600,000 new jobs in the process. This very ambitious project was presented by the new and young King Mohammed VI in 2001.

GOOD REASONS TO INVEST IN MOROCCO

- Major investment to infrastructure and visible now
- Luxury lifestyle for very little
- Great value property, with expected strong capital growth 15% plus pa
- Sunshine throughout the year
- Beautiful unspoilt golf courses, tennis, riding, and beaches
- 10 year building guarantee (similar to NHBC)
- 6% plus rental yields
- Strong emerging property market, set for very strong capital growth
- 0% tax on rental income
- 0% capital gains tax under £40K or after 10 years
- 0% Inheritance Tax when passed onto family
- 100% repatriation of funds
- Miles of beautiful unspoilt beaches and amazing nature
- Tourism on the increase
- Young and innovative King, promoting the country
- 15 airlines planning to fly to Oujda in 3 years
- Open Skies agreement signed December 2005
- Developing regional airports and ports

DEVELOPMENT

Sahara Beach & Spa Resort is a brand new beachfront development comprising spacious apartments ideally located just 3km from Saidia.

The contemporary design is complemented by the highest standards of construction and materials. All properties benefit from an ample terrace or balcony ideal for soaking up the Moroccan sunshine.



As the name suggest on-site facilities include a state of the art Moroccan themed spa, thalassotherapy centre and gym. It is also surrounded by three championship standard golf courses. There are also international standard restaurants, bars and a stunning free form swimming pool amongst spectacular landscaped tropical gardens.

Other benefits include a charming marina, stunning beaches perfect for water sports enthusiasts and there are also conference and business facilities. This is a fantastic opportunity to enjoy a 5-star lifestyle or take advantage of the lucrative year round rental market.

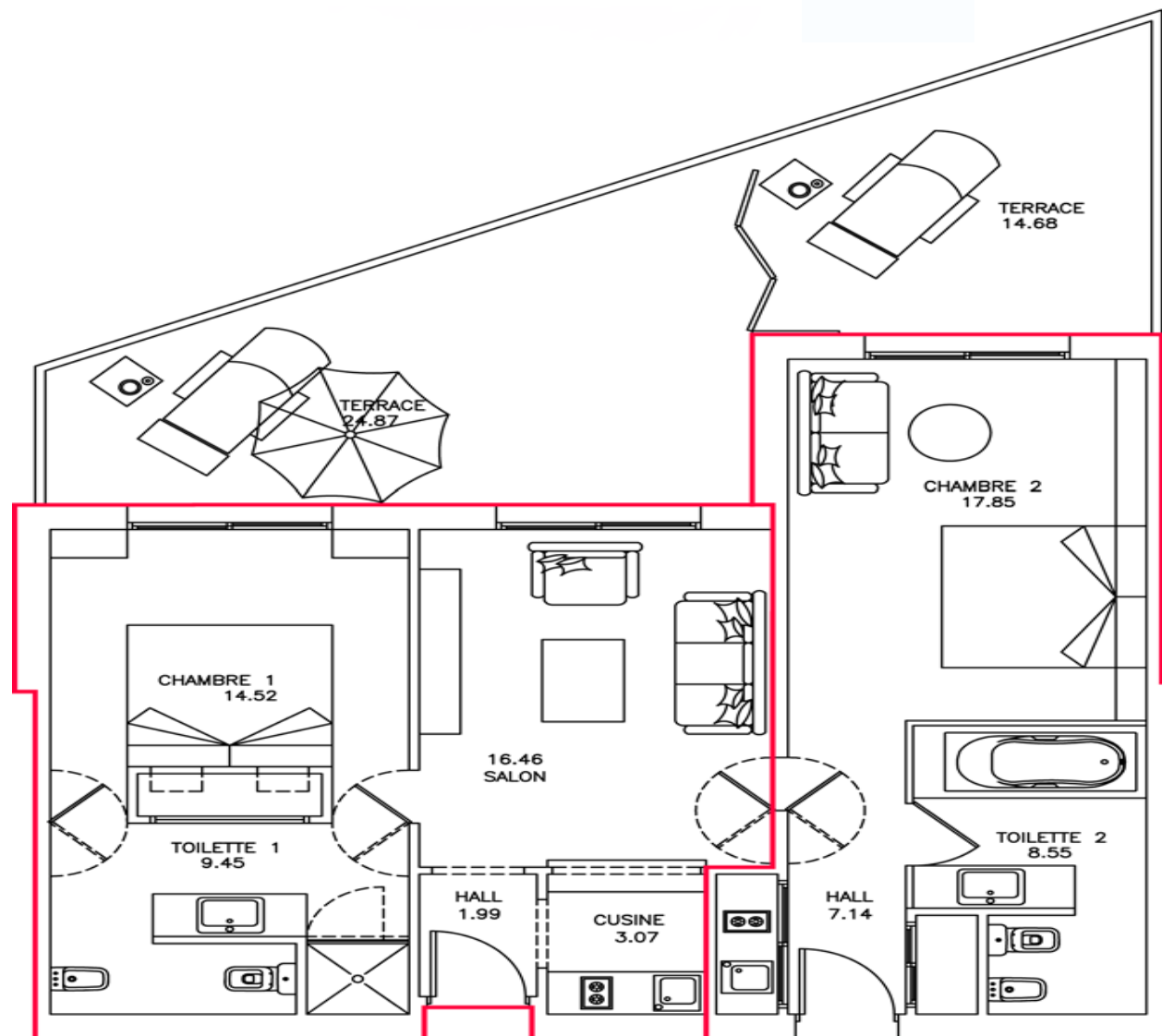


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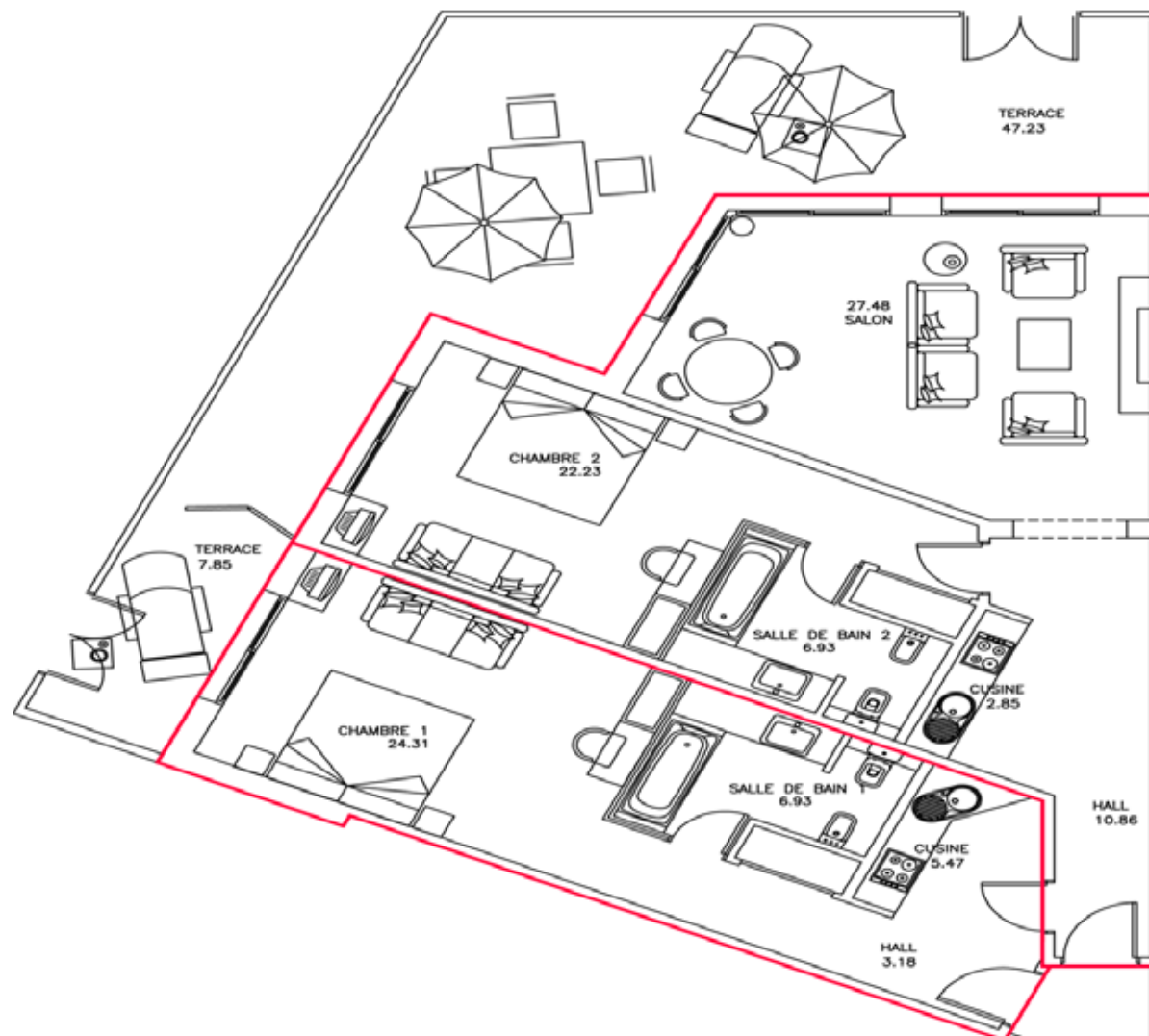
- Lagoon style swimming pool
- Tropical gardens
- Moroccan themed spa & thalassotherapy
- Gym
- Fitness Centre
- Restaurants & bars
- Conference centre
- Marina



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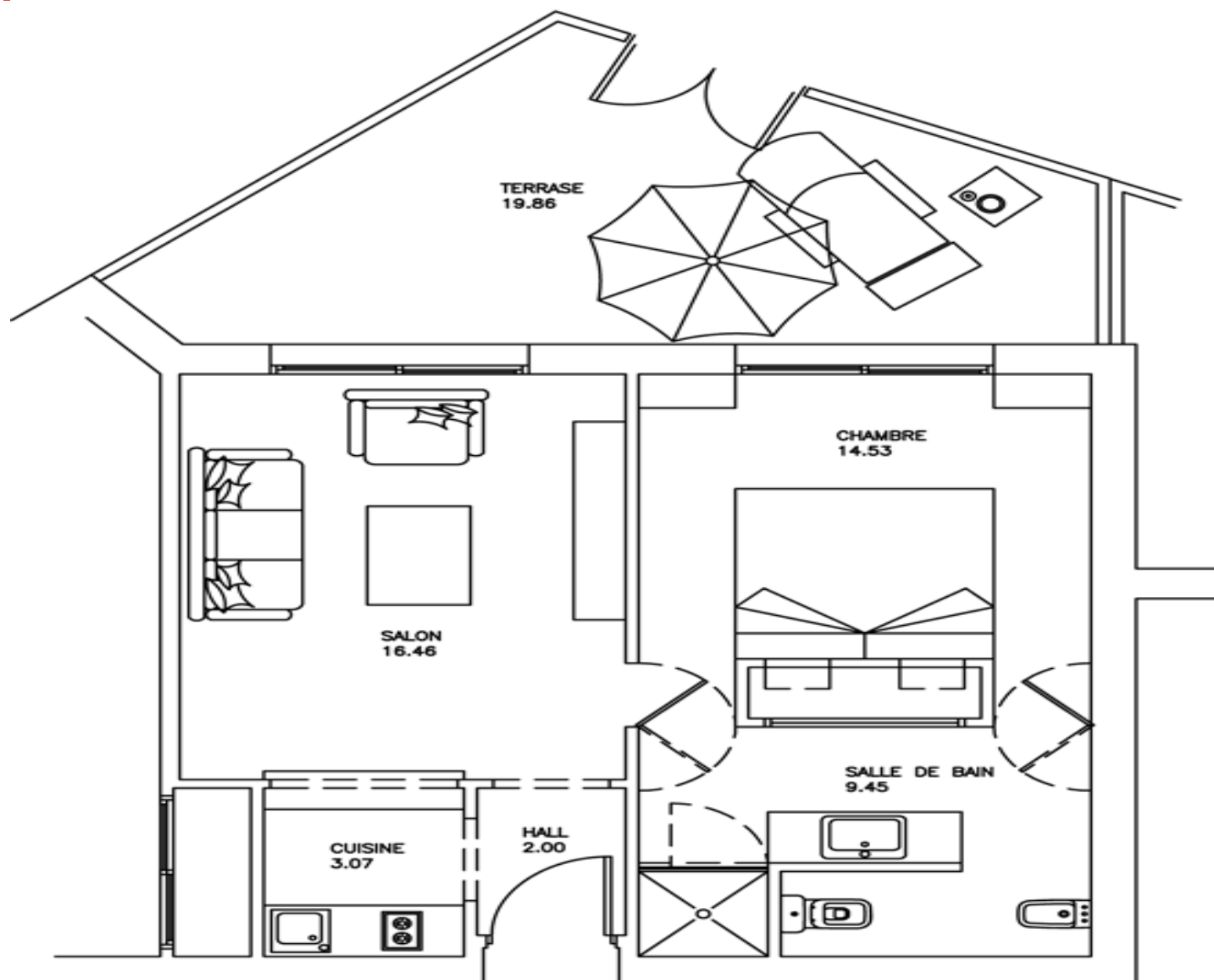


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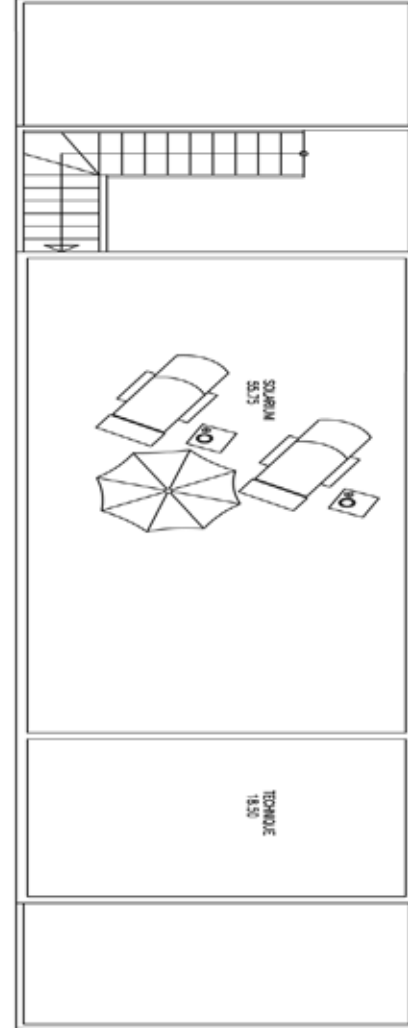
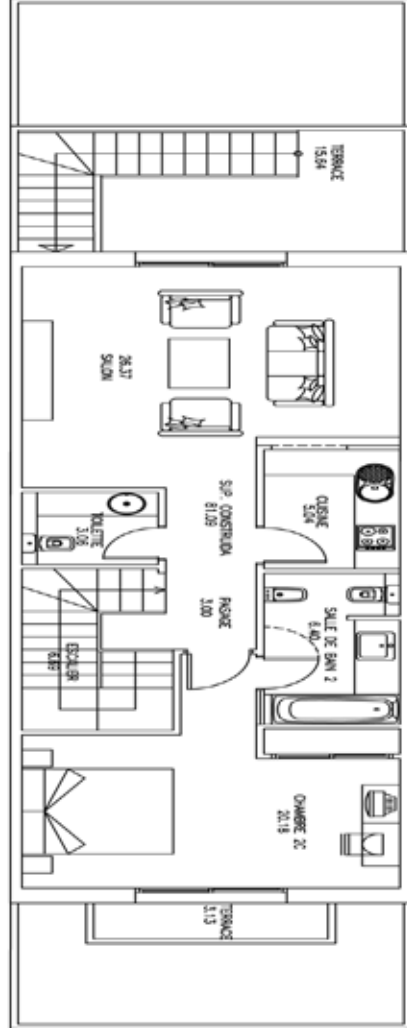
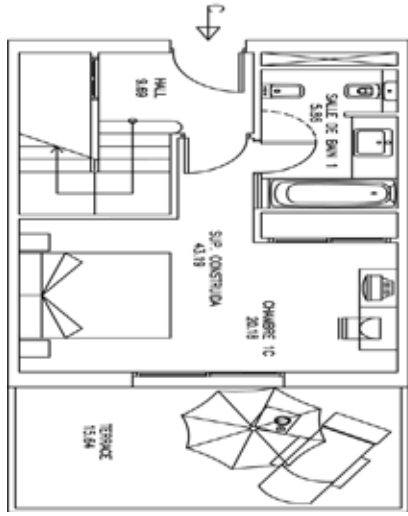
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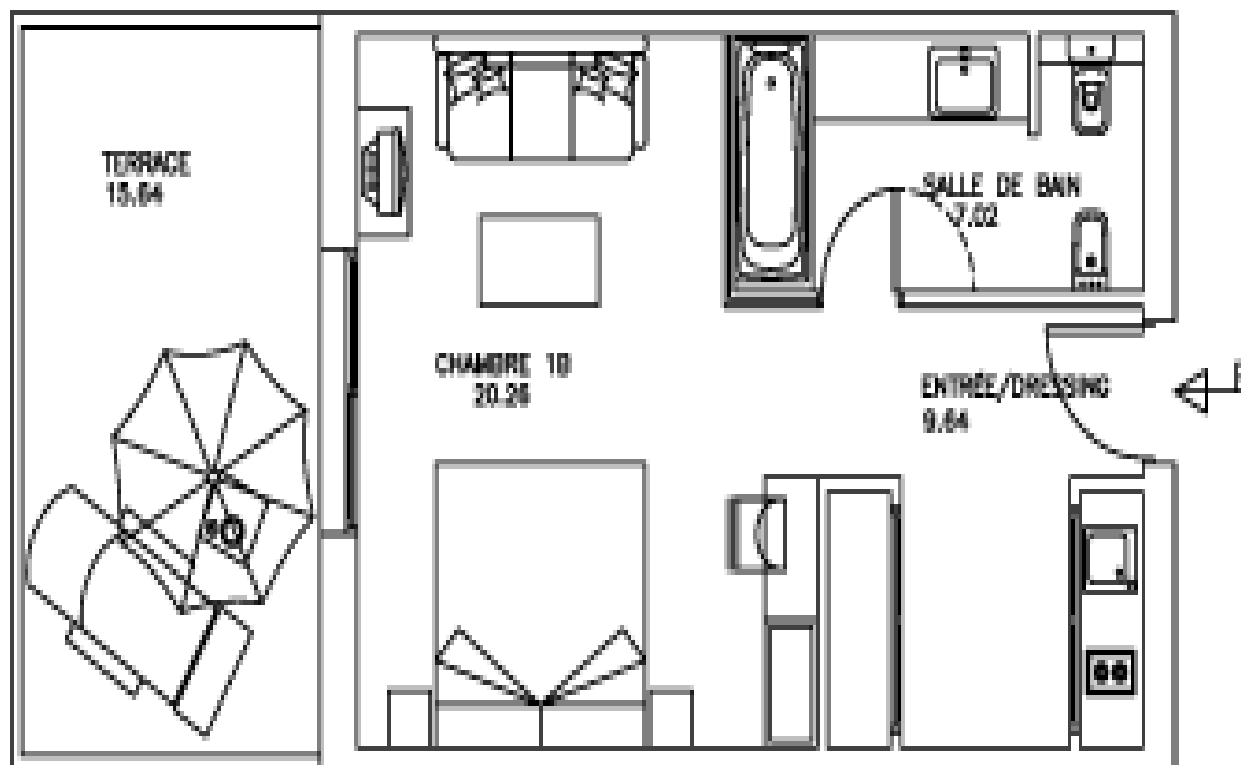


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TYPE E PASSION





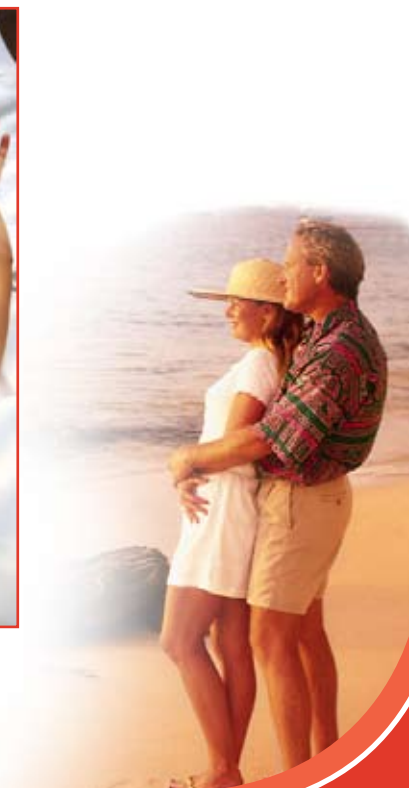
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PAYMENT PLAN

€3600 deposit inc. legal admin fee
20% on Private Purchase Contract (less deposit)
20% stage payment after 8 months
60% on completion

PAYMENT EXAMPLE

Purchase Price	122,677.00€
€3600 deposit inc. legal admin fee	
20% on Private Purchase Contract within 30 days (less deposit)	24.535.40€
20% stage payment after 8 months	24.535.40€
60% on completion	73.606.20€



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HOW TO BUY

When you have decided on the property you wish to purchase, it will be necessary to make a deposit of €3600 inc. 50% legal admin fee. You should have this available by credit card or cash (Euros). This deposit will reserve the property for you and will have it removed from the market. This deposit forms part of your deposit for your private purchase agreement, which is due 30 days later.

Immediately after your return home you will be contacted by our legal advisory service. They will offer to appoint an English speaking lawyer for you and act as an interface between you and your lawyer, throughout your purchase they will ensure that you are kept fully aware of when all payments are due and help you with any questions concerning your purchase.

You will also be contacted by HIFX our recommended currency exchange organisation. They will demonstrate to you how you will be able to save considerably on your currency payments overseas.



Finally our after sales team "The Diamond Experience" will contact you to introduce themselves and be on hand to help you with questions relating to your property during and after your purchase.

*Should you require a mortgage for your purchase or to make multiple purchases we will be pleased to advise you. Tax issues should be discussed with a tax advisor. We can help with this.

HOW TO VIEW

We recommend that you join us on an inspection tour. Our client services team will be pleased to book your flights and hotel on your behalf. We will advise you of this when you are considering a trip.

INSPECTION TOUR

We do recommend that you do join us on an inspection tour. Our client services team will be pleased to book your flights and hotel on your behalf. The tours are kept to the best value. We will advise you of this when you are considering a trip.

INSPECTION TRIP ITINERARY

We appreciate that investing in overseas property is one of the most daunting decisions and financial commitments you will make, but with the correct advice and guidance it doesn't have to be a painful process.

In order for you to get a feel of the area, property and facilities in the region, we recommend that you take advantage of our subsidised inspection trips to the area you are considering investing in.

A typical inspection trip will last four days and three nights, staying in a 4-star hotel, allowing plenty of time to view a personalised portfolio of properties tailor-made to your requirements and for our English speaking representative to guide you around the area providing a taste of what the region has to offer.

From the minute you arrive you will be met by one of our experienced property professionals, who will take you to your hotel and allow you time to settle in. You will be shown areas on interest before viewing your personal property portfolio and finally sampling the local entertainment. On the final day, you will be driven to the airport to catch your return flight, happy in the knowledge that you have found the perfect property and made a well-informed decision.

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THE DIAMOND EXPERIENCE

The better way to buy your overseas property

When you buy from The Diamond Experience you have the full services of the UK and Ireland's leading client support service right behind you! Whatever your reason for purchasing The Diamond Experience will ensure you receive total satisfaction from your property.

BUYING TO SELL?

When you have decided that the capital appreciation of your purchase has fulfilled your requirements, The Diamond Experience can offer you a complete set of exit strategies: Your property receives all the benefits of The Diamond Experience giving it added value over other non member properties. The Diamond Experience will provide numerous opportunities to sell: through our network of agents, exhibitions, features on web sites, promotions from our in resort offices selling to your required price.

BUYING TO RENT?

The Diamond Experience will ensure that your property is at its best for rental. We provide professionally selected furniture packs at best value for money. We can also provide a snagging service to ensure your property is completed satisfactorily. You will have the opportunity to purchase properties with BANK guaranteed rentals, and developers guaranteed rentals from The Diamond Experience portfolio. We will introduce you to the best rental management companies for your destination. Your property will be a head and shoulders above others for renting. You will be able to offer potential clients Car Hire, Airport parking, transfers AND substantial discounts in your resort in restaurants, bars, leisure facilities etc. with The Diamond Experience card provided.

BUYING FOR LIFESTYLE?

Your Diamond Experience card will give you the opportunity of making great savings in the resort of your property at many bars, restaurants, shops and leisure facilities. You will also have our Property Swap Shop at your disposal. Here, as a member you can swap your property with other members for holidays. For example if you own a property in Morocco you may like to swap it with a property in Cape Verde, the new "Caribbean" islands for a sun holiday. It's all available through The Diamond Experience member website.

You also have a full legal advisory service at your disposal.

MOROCCAN LEGAL SERVICES

Moroccan Legal Services is an interface between overseas purchasers and lawyers. Their service ensures that correct procedures are followed to ensure a smooth property purchase in the Moroccan property market. They provide a fully independent, legal advisory service utilising a panel of Moroccan Bar registered bi-lingual lawyers, all of whom specialise in property transactions. Your purchase will be tracked throughout the entire procedure and you will be advised when payments are due. The team is at your disposal to obtain the answers to any of your legal questions concerning your purchase. The advisors are available by freephone during office hours.

NO OTHER GROUP OFFERS SUCH AN ALL EMBRACING PACKAGE OF BENEFITS TO OVERSEAS PROPERTY PURCHASERS

