



City Málaga  
Consultoría  
Financiera



MASVIDA  
PROMOCIONES INMOBILIARIAS

PRIVATE INVESTOR CLUB



# Private Investor Club.



# A cooperation **agreement between companies**

Business cooperation is an agreement for the common work of two or more legally distinct companies that interact with the aim of generating synergies and are committed to the realisation of a value-generating process that they share.





# About Us.

## The Investor's Club

The Investor's Club is a group of people who come together to analyse, develop and invest in real estate, stocks and companies.

In short, the Investor's Club is an activity designed to help you develop an investor profile, learn how to make professional investments, and finally avoid common mistakes in order to achieve an ideal lifestyle for your family interests and learn how to achieve financial freedom, within a legal framework and maximum guarantee for the investor.

# Industry experts.

The synergy between one of the expert companies in private equity management and the leading real estate agency in the market in numerous niches, both with a great professional background, agreeing to use a brand that unites them in a single corporate image (City Málaga and Mas Vida), put all their know-how at the disposal of investors who want to join this club, with the consequent benefit that entails.



**City Málaga**  
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# Investment Club.

Investment clubs are groupings that bring together a small group of individual investors interested in managing joint assets.



## Easy to join

Anyone can invest in a real estate project without any complex procedures or formalities.



## Real estate market

When you invest in this investors' club you are buying a proportional part or the totality of a property and the profitability that is generated.



## High profitability

The profitability of the investment will be very high, with a maximum return of twelve months from the signing of the contract.



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# Real Estate **Market.**

Our investments are prudent and well-directed, seeking to minimise risk, as our knowledge of the market and our long-established operations allow us to offer highly guaranteed management with the consequent benefit for our members and maximum transparency throughout the process.

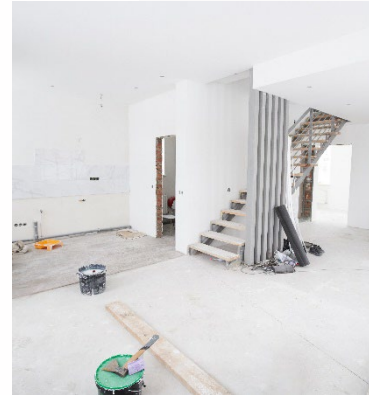




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# Investment opportunities.

Our real estate investments are aimed at seeking real estate assets of opportunity, quality and high profitability. In short, we aim to offer our associates stable returns, transparency and a personalised service that is different to those offered by traditional financial asset management companies, with the guarantee of the real estate assets acquired.

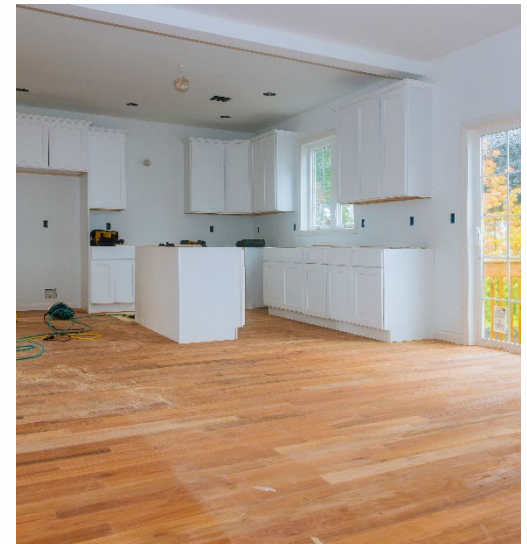






# We take care **of everything.**

City Málaga and Mas Vida, close the circle, obtaining the best investment opportunities and their subsequent commercialisation to achieve the final objective of reaching the desired profitability.





# Investment Private Equity.

**GUARANTEED HIGH PROFITABILITY**



# Private **Equity** **Formats**

1. Right of Purchase option
2. Sale and Purchase with a Recovery option of the property to the seller



A vertical photograph on the left side of the slide shows a modern apartment building with multiple balconies. The balconies have glass railings and are set against a clear blue sky with some light clouds. The building's facade is light-colored, and the balconies are stacked vertically, creating a sense of height and modern architecture.

# Right of **Purchase Option**

This formula is ideal for operations with terms of less than 1 year, which at the same time offer the best chances of recovering the money in terms much shorter than those established, thus multiplying the average annual return.

## ALTERNATIVES IN CASE OF NON-PAYMENT

- It is an aggressive format, much more aggressive operations than mortgages and the predisposition of the clients to solve the non-payment is greater.
- When we sign this type of operation, we usually have a recovery plan already defined (with bank repossession or sale of the property to a finalist buyer or, failing that, to a professional investor ....) and organised with the client.

# Sale and Purchase with **Recovery Option**

Two deeds are signed in the same notarial act, a normal sale and purchase and the seller is granted a recovery option that can be instrumented in different ways, currently the most used is the lease contract with option to buy.

## ALTERNATIVES IN CASE OF NON-PAYMENT

- These are the most aggressive operations and the most likely to keep the property for good, although it is usual that during the period of the recovery option granted to the seller, a final buyer is sought that allows us to cancel the sale and earn some profit.
- As the investor has to sign the sale and purchase agreement because the property is in his name, it makes it much easier for us to negotiate exclusive sales, and sometimes even a part of the profits from the sale itself. There is always a margin to resell the property at a good price, amortize the investment and for the seller to also capitalize some liquidity, in any case, if at the end of the recovery period, the property should be sold quickly with profit margins of around 45% (calculated on an annual basis) for the investor.



# Considerations **for** **investors**

## UNDERSTAND THE BUSINESS

As we have said, this is not about the real estate market, we have to explain that what is obtained is a high profitability in order to solve debts of real estate assets that at the same time are going to serve as collateral, constituting guarantees on them that could be considered as triple AAA.







# The stage needs to be set **To start investing.**

In order to sign within the short deadlines (around 7 days) required by private equity to be competitive, we must prepare a scenario.

We need to know which notary we are going to work with (if we have not signed with that notary, we will certainly need a few days for that notary to adapt the purchase option right minutes we use to his criteria).

If the investor has a lawyer, we will also have to present the working system to him.

# Visit to the properties.

The investor has to understand that, on some occasions, especially due to the possible remoteness of the property, it may be difficult to visit it. We have a team of valuers who cover the whole of Spain.

We never sign without a prior visit; it is also possible if the investor is unable to visit the property in time to designate someone to represent him/her and do so.



# Preparing means of payment and **Signature assistance.**

The money must be deposited and available in a credit institution domiciled in Spain on investor´s account

If it were outside of Spain it would be quite complicated (because of money laundering law), law). When a transaction is approved and the client accepts, it must be signed as soon as possible means within a week.







## Legal advice.

The legal concepts involved in this investment sector are not complex in terms of their procedures, we can offer support through our team of highly specialised professionals, which would speed up the operation.

It is also optional that the investor chooses his trusted people or lawyer to intervene in the loan process, involving them in the whole documentary and legal process, in which case we would have to contact them, assuming on our part the professional fees that we would agree.

## Notary.

We recommend using our professionals, because they are specialised and know perfectly well all the steps of the procedure that allow to speed up the operation. due to their specialisation in the investment sector. If the investor decides to choose hislf the investor decides to choose his trusted Notary, he should contact the Notary to send him a copy of the legalcopy of the legal body of our deeds.



# Banking Institutions.

Not all banks are suitable for operating in this sector, we always recommend a bank, preferably a savings bank, our assessment is that banks have a better infrastructure and are more agile in issuing bank cheques, granting of powers of attorney, etc.

We always recommend a bank, preferably a savings bank, as our assessment is that banks have a better infrastructure and greater agility in the issuing of bank cheques, powers of attorney, etc.

It is also advisable to open a new account in order to use it only and exclusively to make payments and collections of all investments made, once all parties are up to date and a working system has been defined, it would only remain to deposit the capital in the newly opened account, always in the name of the investor, since we

WE ARE NOT A DEPOSITORY OF CAPITAL



# Financial Solutions For Seniors.

**EQUITY RELEASE INVESTMENT**

# Mas Vida Project.

The Mas Vida project was born as a consequence of the critical outlook for public pensions in Spain and with the aim of providing an alternative for people of retirement age.

The acute shortage of public resources earmarked for these purposes is limiting the way in which many people are living this stage of their lives. Moreover, the increasing ageing of the population is calling into question the sustainability of the current public pension system, generating enormous uncertainty among pensioners.

The solution we offer at Mas Vida is for them to sell their homes in exchange for an additional pension, with the advantage that they continue to live in them for life. This means that they do not have to rely on the solvency of public bodies.





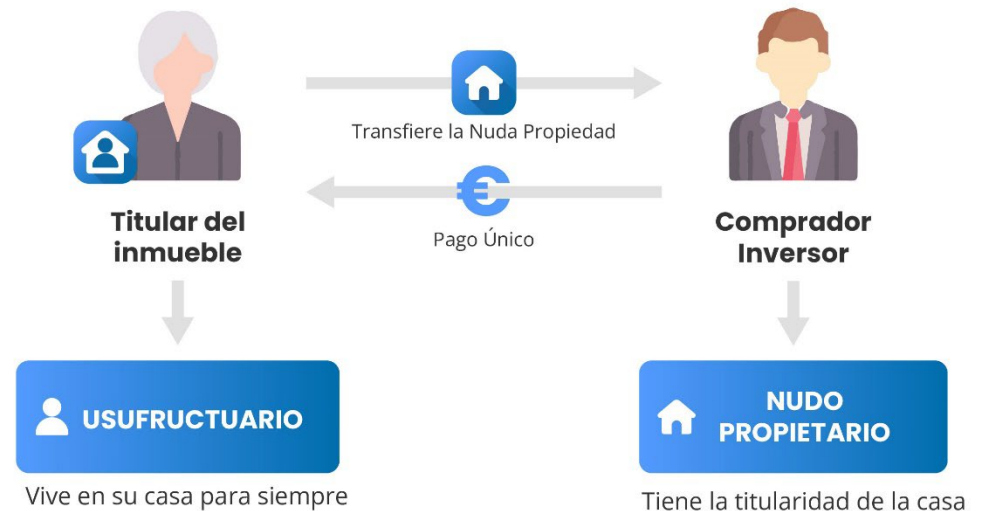
# What is the Bare ownership.

With the sale of the bare ownership, the owner of a home, over 65 years of age, transfers the ownership of the house in exchange for a one-off payment when the transaction is formalised and maintains the right to continue using and enjoying their home for life.

This allows the seller to continue having the same life they have been having and also receive a lump sum of money instantly, which can be used to pay off a debt or mortgage, enjoy it with the family, go on trips, etc.



## VENTA DE NUDA PROPIEDAD



# Real Estate Life Annuity

The real estate annuity is a service aimed at people over the age of 65 who own a home. The homeowner sells the bare ownership of the house in exchange for a monthly annuity and retains the right to continue to use the home for as long as he or she lives.

This allows the seller to secure a monthly pension for life, thus improving his purchasing power, which he can use to provide assistance in the home or simply use it for any other expense that was previously unavailable to him.



## RENTA VITALICIA INMOBILIARIA



# Sale and Leaseback

A service whereby the owner of a property sells the full ownership of it, but without ceasing to use it, since at the time of formalising the sale and purchase before a notary, a lease contract is simultaneously signed with the buyer for the term determined by the seller.

In this way, the guaranteed rental converts the figures of seller and buyer typical of any sale and purchase into tenant and lessor, respectively.



# Reverse Mortgage

The reverse mortgage is a type of mortgage credit aimed at people over 65 years of age who own a home.

Contrary to the conventional mortgage, it is the holder who receives a monthly amount from the Insurance Company in exchange for the home, an amount that they will receive over a very long period of time that significantly exceeds their life expectancy.

In addition to not losing ownership of your home, you will be able to continue using it until your death.

## HIPOTECA INVERSA



### Los herederos podrán:

1. Pagar la deuda y quedarse con el inmueble
2. Vender el inmueble y pagar la deuda con los ingresos de la venta

*Plazo de 12 meses para liquidar la deuda*