

Working exclusively for buyers, The Property Finders operates in Spain (Andalucía, Madrid, Catalonia and the Balearics), France (the Côte d'Azur) and Ireland (County Cork and southwest Ireland). With over 30 years combined experience in its respective areas, The Property Finders team has the inside track on local markets, often opening doors closed to estate agents and gaining access to properties for sale privately. In Andalucía, its clients typically spend between £150,000 and £500,000; in Mallorca and the south of France, budgets start from an average £500,000. The Property Finders charges an initial registration fee of 900 euros and 2.5% of the price paid which, in many cases, is recouped by the saving it negotiates for the buyer on the asking price. For details, visit www.thepropertyfinders.com.

Buying a Property Abroad by Ben West (Cadogan Guides, £12.99) assists with every step of the process, from locating the best spots to dealing with foreign estate agents, surveyors,

loan and insurance companies. Profiles of over 45 countries address 'why buy here', local property types and prices, legal restrictions, and costs of living. This book explains why by 2008 an estimated one in 10 Britons is likely to own a home abroad (in 1994, only 250,000 Britons owned property abroad) – and why, if your goals are unrealistic, you shouldn't buy abroad.

County Homeseach International has evolved from the highly respected UK-based company established in 1988 by Jonathan Haward, and now operates in South Africa (tel: 00-27-0113 205 880), France (tel: 01872-223349), Ireland (tel: 00-353-12 369 785), and Spain (tel: 00-34-952 520 243), from where Tim Hodges reports that 'there are still a number of buyers who leave their common sense on the luggage carousel when searching for the sun and sangria lifestyle'. In Spain, County Homeseach charges a £500 registration fee (refunded on completion) and 2.5% of the purchase price, while in France the £500 registration is followed by the greater of either 2% of the purchase price or 15% of the saving made on the asking price.

On its website, www.primelocation.com, Primelocation lists properties amounting to over £28 billion. Its fast-growing international section has some 30,000 homes abroad from over 250 estate agents and developers in over

35 countries including France, Spain, Portugal, Italy, Bulgaria, South Africa and Australasia. Internet-search websites have made buying overseas easier, thereby encouraging many UK-based property purchasers to be more intrepid. Europe may still be the top foreign region, accounting for 80% of Primelocation's searches, but the rise in the number of searches in Asia, North America, Africa, Oceania and South America indicates that buyers are willing to look further afield in less traditional locations.

Halo Financial (tel: 020-7350 5474) is a dedicated foreign exchange dealer providing specialist currency management services to both corporate and private clients, many of whom have little knowledge of buying foreign currency beyond their overseas holiday money. Faced with purchasing a property costing hundreds of thousands of euros, many people turn to their bank as their first port of call, but as Halo's managing director Gavin Herridge explains, 'banks view private clients as "one-off" transactions, and because of their huge costs, will often quote poor exchange rates to satisfy the bean counters. By offering fixed "day rates" and no long-term strategic assistance, banks tend to cater for simple, one-off transfers that are not suited to a multiple-payment schedule which, in the case of purchasing a new-build property, may span many months or years.' Halo offers a more competitive exchange rate and the benefit of expert treasury and currency management through a dedicated personal FX dealer.

With 878 estate agents working on the 1,405 square-mile island of Mallorca, Shortcuts Property Search (tel: 00-34-971 227 655) helps purchasers save time and expense by avoiding multi-agent briefings and unnecessary visits. Jan Pratt founded the company in 2002 with her husband, three years after they moved to the island. She recalls a client 'who had allowed herself 12 months to find the right house in the sought-after village of Deia (Michael Douglas, Annie Lennox, Andrew Lloyd Webber and Pierce Brosnan all own properties within 10 miles). On the first day of her first visit, the client fell for the fourth property we showed her, and was able to purchase the £440,000 three-bedroom period stone house, with views across the village to the mountains beyond, before it came on to the open market.' Shortcuts only charges clients a refundable £500 registration fee because it shares the commission with the vendor's selling agent. This summer sees the company's launch in Costa Brava and Costa de la Luz. For details, visit www.shortcutspropertysearch.com



ABOVE Stacks Relocation Spain (tel: 0871-871 4687, website: www.stacks.co.uk) found its client

this large four-bedroom, newly built house in a private and safe location outside the village of Totana in Murcia, which is well placed for excellent schools and just half an hour from the superb beaches of Mazarrón. It was only the second house the clients visited, but with its great views, pool, and high-quality specification, the property was perfect for the family. Stacks handled the negotiations quickly, and the property was secured for 13.5% below the asking price. **BELOW** The Property Finders (website: www.thepropertyfinders.com) saved its buyer 69,000 euros when acquiring this seaside villa in Nova Santa Ponsa, Mallorca.

