



**Anglo Portuguese Mortgages** is the recommended non-resident mortgage provider on a large number of developments in Portugal and a number of Estate Agents.

**APM** has offices in the UK and Portugal. All the packaging of each mortgage application and pre-underwriting is carried out from the UK office.

**APM** are part of the Corporate and Commercial Group of Companies who are members of the Portuguese UK Chamber of Commerce.

#### **Non Residents of Portugal**

**APM** is able to arrange mortgages on completed properties, properties under construction, properties being sold of plan, properties requiring stage payments during construction on selected developments, properties already owned. Only security of the property in Portugal is taken.

**No brokerage fees are charged by APM as they are fully retained by the Banks.**

All lenders require proof of income to service the loans on average 80% Loan to value (LTV). In exceptional cases 85-90% LTV loans are available.

Most Banks will lend to age 75; a few lenders will go to age 80, with one lender having no age limit.

Repayment periods of between 25-30 years are available with some providing longer periods and most lenders will provide an initial interest only period for the first 3 to 5 years and one lender providing an interest only period of up to 10 years.

All loans are in Euros and Bank's charge a margin over the Euribor. The margins vary from 0.25% to 1.5% dependant on the Bank, LTV and the client's credit scoring.

We strongly recommend that the client obtains a binding mortgage offer before committing to the purchase of a property.

It is essential for the client to instruct a Portuguese Lawyer to act on his/her behalf and some recommended Lawyers are provided.

If the client is buying an older property, or a property under construction we recommend an independent Chartered Surveyor or Portuguese Engineer be appointed to provide a report on the property to be purchased and a recommended Engineer or Surveyor can be provided.

Please call one of our advisers

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