

"We've fallen for the climate, culture and people"



Brian Dewar, a retired police officer, and his wife, Sandra, a manager in residential care, from Lanarkshire in Scotland, completed their purchase of a townhouse in Tavira, Portugal, in June 2009

Sandra says: "We had been looking in Cyprus, but felt it wasn't for us. One of the reasons was the distance from Scotland if we needed to get home in the event of an emergency.

"We first came to Portugal in 2007 for a holiday; we liked the climate and culture and found the people friendly. We took a further three holidays to explore and view properties. We looked in the Vilamoura and Albufeira areas, but found them too touristy. Brian is a keen golfer, and as he has retired, golf and cycling are big factors. I wanted sunshine and relaxation. Brian then looked at the Eastern Algarve and Tavira. We wanted more of an old town, hence Tavira, which is peaceful and quiet and with more history. We also felt we were getting more for our money compared to central Algarve."

Says Brian: "In October 2008 we viewed about 20 properties with three different estate agents to establish the type of property we were looking for. We stayed in an apartment in Tavira. It was at this time we viewed the new-build townhouse that we now own.

"We liked the property and returned home to think about it. We then submitted an offer via e-mail to Atlantic Estates a week later. The offer was refused by the builder, so we decided to visit again in February 2009 and look at other options. In the meantime, the builder was aware of our

intention to revisit, and requested that we view again, which we did. We submitted another, lower offer on the townhouse, €20,000 (then £18K) less than the original. The builder accepted. The asking price was originally €360,000 (then £327K), and we bought it for €310,000 (then £282K). The builder accepted on condition that we sign a reservation agreement and put down a €10,000 (then £9K) holding deposit before returning to Scotland.

"While we were at home, we communicated with our mortgage broker and lawyer. We found the lawyer extremely helpful and they spoke excellent English. Emailing was no problem. The broker was very helpful and had already been looking at various mortgage deals for us. She placed us with a bank and did all of the work on our behalf. We financed the loan through BBVA [bank]. The spread that the broker and the bank had agreed was fine, but by the time we arrived back in April, the interest rate had increased, and the broker argued on our behalf with the bank to keep the original rate agreed in principle. The bank agreed.

"In April, we stayed in a rented apartment on the same development where we were buying. Our first stop was the pub! This was followed by a visit to the lawyer, to give her power of attorney to sign the promissory and completion on our behalf. We deposited money with the lawyer, as we wanted various jobs to be done. Our new home didn't have light fittings or shower screens, which is often the case in Portugal, we soon discovered.

"The property is a spacious townhouse set in a peaceful location a short walking distance from

the centre of Tavira. It has a guest bedroom on the ground floor, a large living/dining room with air conditioning and wood burner, a kitchen/breakfast room and cloakroom. On the first floor there are a further three bedrooms, all en-suite. The property also has a large basement and further room that could be converted into a self-contained annexe. Outside there is a barbecue, terraces and a large roof terrace with stunning views to the sea. There are excellent golf courses within four to eight kilometres. Tavira Island and Barril Beach at Santa Luzia in the Ria Formosa nature reserve are all within a five-minute drive. The town has a wide selection of dining options including seafood restaurants, bars, shops and cafés in the old town and along the river, all within walking distance.

"The process was easy because of all of the good advice we had from the different parties helping us. If we could change anything, we would recommend that the lawyer holds back a small percentage of funds from the seller if you're buying a new-build, so that all snagging issues are resolved. This is something that we have encountered problems with.

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