



## "We make what design is capable of imagining come true"

This document is purely informative, it is subject to modifications due to urban, administrative, technical or legal requirements derived from the technical management and the corresponding obtaining of necessary licenses and permits, as well as construction or design needs, without impairing the the global level of the qualities described. The referential images and infographics are indicative and not contractually binding. This dossier contains images that are virtual recreations of the project and that have decorative elements, furniture and vegetation that are not part of the offer. The prices of the houses, if they are reflected in this document, do not include the VAT corresponding to the purchase of the house, nor the expenses derived from it.

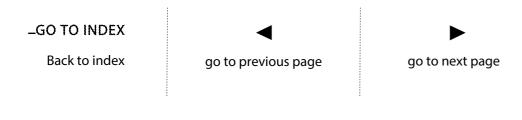
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## How to enjoy this interactive catalog

This catalog is a document in interactive format to which a series of dynamic elements have been incorporated; buttons, icons and links, which facilitate internal navigation and allow access to additional content that has been externalized.

## **Navigation**

Thanks to the main index, the user will be able to easily access different sections of the catalogue, and with the navigation buttons at the bottom of the page, they will be able to move from one page to another, or return to the main menu again.



## Icons

Most of the icons that appear in this document are dynamic, allowing the user, by clicking on them, to access additional information on the promotion that has been outsourced. To access it, you will need to have an Internet connection. Dynamic icons are easily recognizable since they change their appearance when we move over them. We show some examples.



## **Enlaces**

All email addresses, contact telephone numbers and web pages that appear in this catalog are linked to their recipients.

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nuovit-homes.es

# Welcome to your new home, Welcome to Nuovit Homes

At Nuovit Homes you will discover a new way of doing things. For us you are the most important. All the decisions we make are focused on responding to the commitment we have acquired with our clients.

We work to cover all your needs and be worthy of the trust you have placed in us. As a result, here you will not find a simple home but a project designed to become your new home. Spacious and versatile spaces in which every detail is designed to make you feel comfortable, contributing to your well-being and that of your family members.

At Nuovit Homes we always work with our eyes set on the future, we are committed to the sustainable building and energy saving. We do not sell homes, we create projects designed to become your new home. A fresh and current space that will adapt to your needs and the lifestyle you have always sought. We know that you will have many questions, but don't worry, we will solve them little by little together. You are about to make a big decision. Will you let us accompany you?

Hi!, I'm your Nuovit sales advisor. I am at your disposal to clarify any doubt that may arise from the promotion.



Marta Molinero (+34) 699 672 433

mmm@nuovit.com

If you prefer, click on the icon from a device that has the Whatsapp application installed and a contact request message will be automatically generated that I will receive, and I will contact you, as soon as possible.

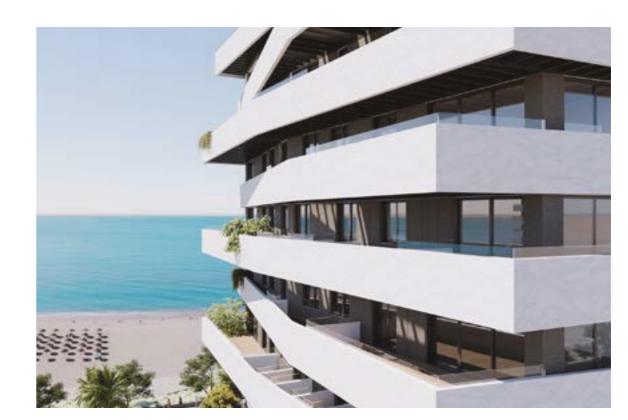


Click on the icon and I will receive a message with your contact request

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LOCATION





Overlooking the sea, in a strategic location, is OCTAVIA, one of the most exclusive residential projects in the city. Located in a unique place, in a cosmopolitan capital with its own personality, cradle of culture and museums, Malaga is the great protagonist of southern Europe.

This city founded by the Phoenicians has an impressive historical legacy. In its Muslim period, what was then called "Mālaqa" came to build its Alcazaba, which is preserved splendidly today along with the Alcázar de Gibralfaro. Other of its tourist interests are the Roman Theater and its Cathedral, whose works began under the reign of the Catholic Monarchs. The one that was the protagonist of the textile and iron and steel industries.

Today it has become the cultural city of museums, whose cultural agenda is enviable. Film, dance, music or theater festivals are complemented by art exhibitions in its more than 40 museums throughout the capital. In OCTAVIA you will discover what it is like to live in a city founded in Phoenician times and constantly growing.

## Close to everyone points of interest

OCTAVIA is located on the beachfront facing the Antonio Banderas promenade. A residential surrounded by parks and garden areas. Wide variety of sports, health, commercial and university spaces. Just 10 minutes from the airport, train station and center of Malaga.



Avda. Pacífico, s/n, 29016 Málaga Coordenadas: 36.680918, -4.448577



Click on the icon and get to know the environment where OCTAVIA is located in Malaga city.

## An unparalleled location in Malaga

**SURROUNDINGS** 



We know that when choosing your home it is important to take into account the environment and the possibilities offered by the area. OCTAVIA has a strategic location, in the city of Malaga. One of the main centers of activity in the real estate market.

OCTAVIA is located in Málaga Oeste, an area in the new golden mile of Malaga. A building where you can enjoy a natural environment surrounded by green areas and recreational spaces. Perfect for walking, playing sports or enjoying its restaurants on the beach.



The development is located in an exceptionally well-connected area, on Avenida de Pacífico, next to the Antonio Banderas promenade, with the possibility of accessing any point in the city in a few minutes.

Close to the project you will find schools, nurseries and universities that will be built in the area such as X El Sabio, as well as health centers and hospitals such as Quironsalud Málaga. In addition, you can access complete sports facilities in a matter of minutes such as: Club Deportivo Waterpolo and Club Deportivo El Pargo, where you can play sports and enjoy the benefits of a healthy lifestyle.

This area also has several local shops and supermarkets where you will have all the needs covered for your day to day. Also, you can find a wide range of restaurants and some points of interest such as La Térmica.

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# An exclusive residential, surrounded by green areas



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In the design of the project, the exteriors, the luminosity and the functionality of the spaces prevail, with all the houses connected by a very large terrace with views of the Mediterranean Sea.

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The spaces are flexible, generating a diversity of typologies of 1, 2, 3 and 4 bedrooms. For all kinds of needs.

The architecture has been designed by the prestigious architecture studio BAKPAK directed by the partners José de la Peña Gómez Millán, José M. González Chamorro, Borja Navarro Ibáñez de Aldecoa, José A. Pavón Gonzalez and Myriam Rego Gomez.

His years of experience and the many awards and mentions received throughout his career endorse the trajectory of a team that was born with the aim of combining avant-garde architecture, precision and functionality.

The architecture studio presents a modern residential area where all homes have large terraces overlooking the sea. The roof of the building becomes the main meeting point where the pool and the solarium acquire the leading shade.

In design takes precedence over the concept of functionality and optimization of spaces, counting all the houses with large terraces and parking space. All the houses are exterior so that you can lose your gaze in the sky and enjoy to the maximum of the pure air that the environment offers and benefit from spaces invaded by natural light.



Click on the icon and contact us to request plans and prices by Whatsapp

ARCHITECTURE STUDIO http://bakpakarchitects.com/



# A new, efficient and innovative architectural concept

The promotion is characterized by being a residential with modern and efficient lines, which give it its own identity.

The building has a total of 44 single-family homes with 1, 2, 3 and 4 bedrooms with two garages and a storage room included.

Its great functional and aesthetic appeal fully adapts to the environment and achieves a harmonious complex located on the beachfront, whose distribution of the rooms and their luminosity make it a very special enclave.



Variety of homes Garden floor, intermediate floors and duplex

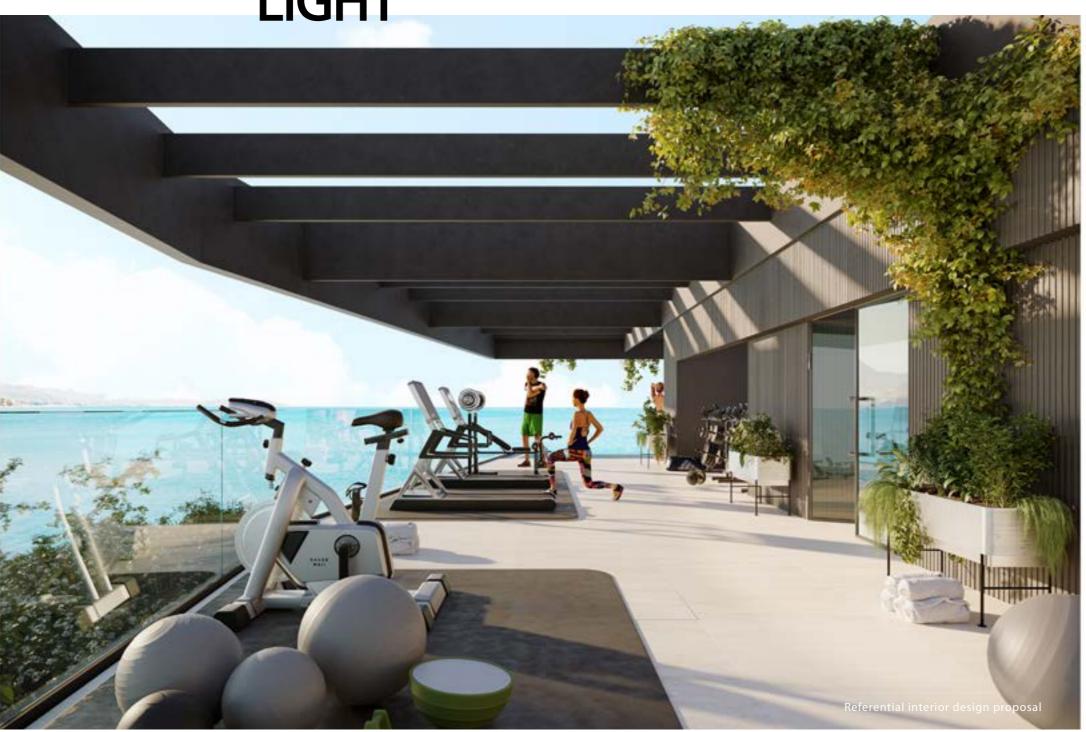


Large terraces with sea views
In all homes.

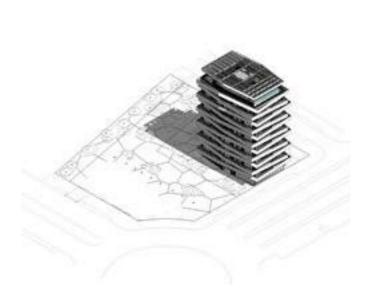


2 parking spaces and storage room for all the houses (except 1 bedroom

## OPEN DESIGN TO BRING IN OUTSIDE LIGHT

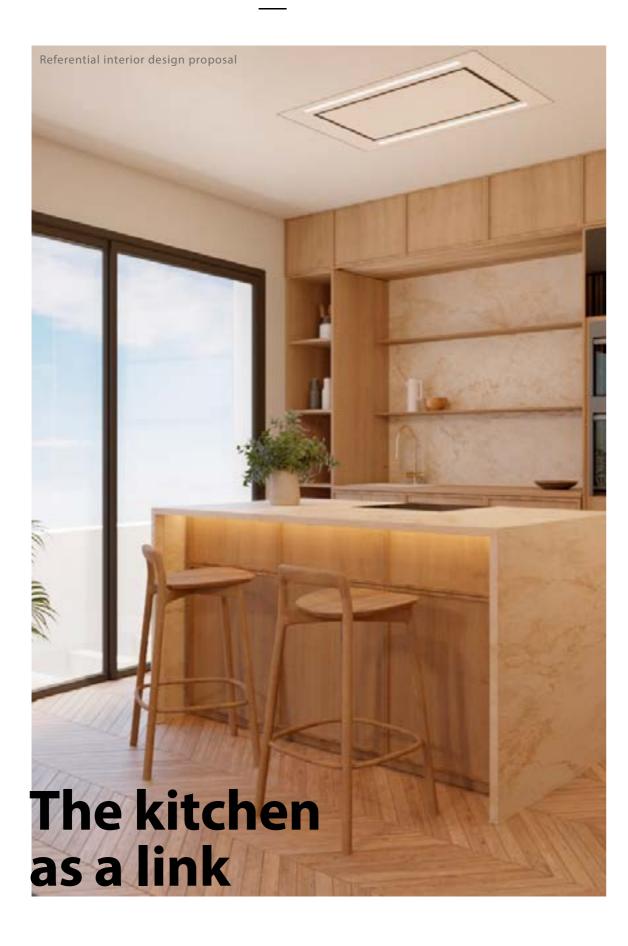


Your new home is designed to offer everything you are looking for. Large terraces and open areas to enjoy the sun and the climate of Malaga.



The homes have been designed to respond to such important issues such as comfort, design, exclusivity and luminosity, taking care of every detail to provide you with spacious and flexible interior and exterior spaces to make your day-to-day life more comfortable.

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**HOMES** 

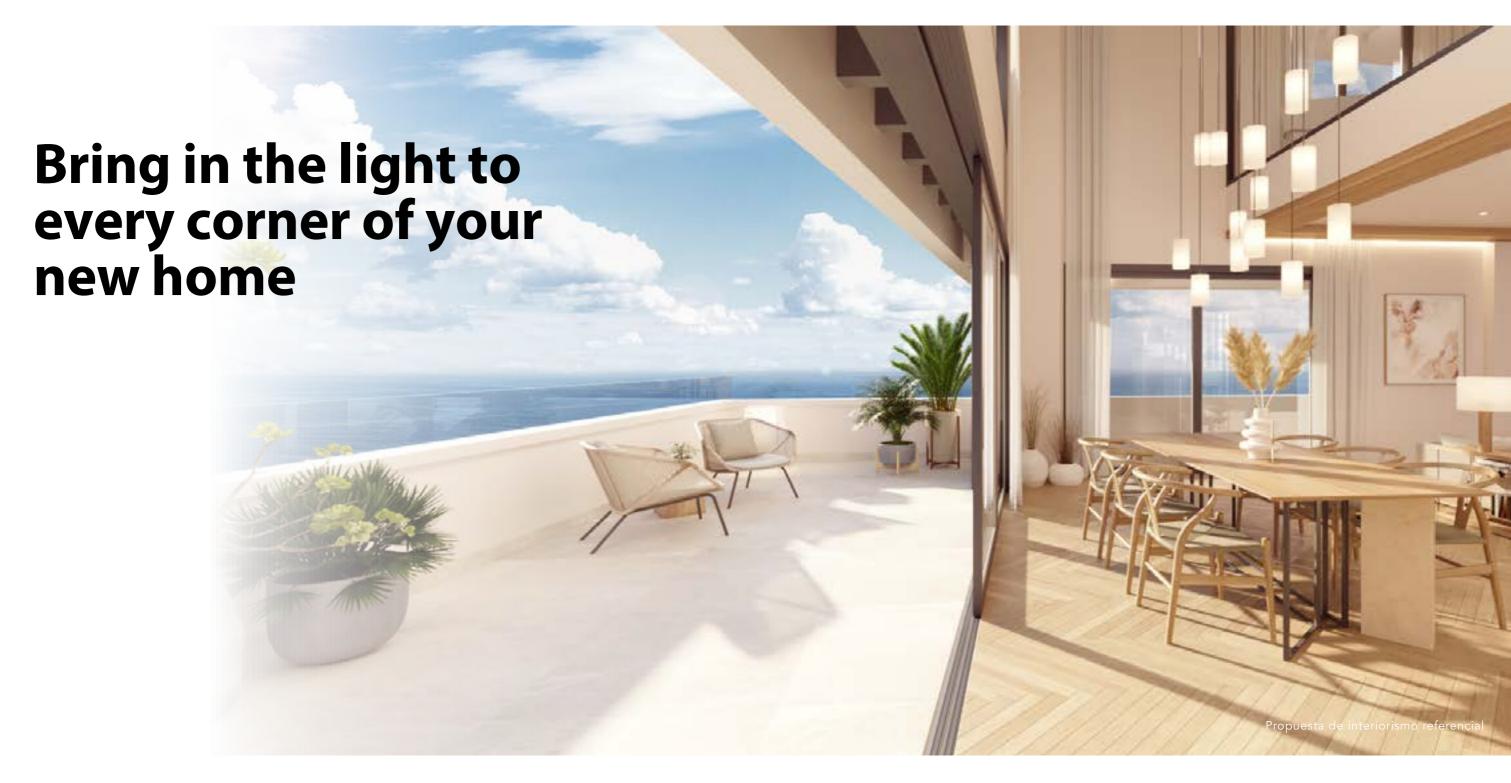
At NUOVIT we are committed to open kitchens where a single space is projected for two different environments in the home; the day area, with the kitchen that integrates perfectly with the living-dining room, in a way that allows us to expand and make better use of the space, gaining in functionality, versatility and luminosity, and reinforcing communication with other rooms in the house.

In addition to enhancing the aesthetic factor, this type of distribution known as "open concept" guarantees more effective ventilation and strengthens relationships between all family members.





To receive more information, go to: nuovit-homes.es o call for free at 900 101 344

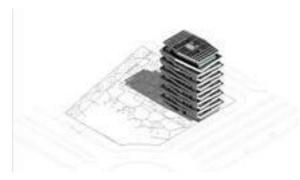


We know that open spaces are what make the difference, so you can enjoy terraces and large recreation areas so you can relax and enjoy the exceptional climate.

Its orientation allows maximum use of natural light, while its large terraces offer spectacular views from which you can glimpse the sea.

Each house thus has a direct connection with the beauty of the surrounding landscape, generating a climate of tranquility.

Its large windows and the careful interior distribution make all the areas of the house very bright rooms that will provide you with extra comfort and well-being.



# Space and functionality for the whole family







When the time comes to relax and unwind, in your home you will find a unique space in which every detail is projected to achieve a perfect atmosphere of intimacy for adequate rest.

Whatever type of home you choose, functionality is at the center of our designs, so in the master bedroom you will have your own integrated bathroom and closets that will make your life much more comfortable.

▶ •



**QUALITIES** 





### Ventilation

The ventilation of the rooms will be carried out by mechanical means, for which an extraction system is projected for wet rooms that, through a network of ducts, will carry out the extraction of stale air from bathrooms and kitchen with air supply by dependencies dry through aerators or grids located in the window frames.

Independent duct for all kitchen extraction hoods up to the deck. With this system, the temperature and humidity of the air are used to achieve optimal ventilation in the rooms. We reduce the energy consumption of the air conditioning installation and also the air that enters is clean and filtered.

**Air conditioning**A direct expansion heat pump will be used, with the outdoor unit on the community deck and the indoor unit on the bathroom ceiling, distributing the air through ducts to living rooms, kitchens and bedrooms, with temperature control by means of a thermostat located in the living room.

## Sanitary hot water

For the production of sanitary hot water, an electric thermos with a heat pump will be placed in the laundry room. (air heater) of high efficiency with the possibility of remote control.

## Plumbing and sanitation

The interior installation of hot and cold water will be with cross-linked polyethylene pipes with insulation in the hot water pipe and a shut-off valve in each wet room.

Bithermal outlets will be installed in the washing

and dishwashers, avoiding the heating of water by electrical resistance. The network of downspouts and drains of the houses will be executed with PVC. All devices will have individual siphons or siphonic canisters that can be registered.

Electricity and telecommunications The electrical installation will be calculated with a high degree of electrification, planned to meet current demand needs and future expansion of systems or technology.

The switches and mechanisms will be the SIMON 270 model in black or white from SIMON or similar, a revolutionary collection in terms of usability and aesthetics, the perfect combination of form and functionality.

Electronic video intercom, with buttons placed at the entrance of the urbanization, and in each of the doormen. The camera will be located in the general access.

Telecommunications installation with RJ45 sockets, TV in living room and bedrooms according to the telecommunications project.

Lighting of common areas with LED luminaires and presence detectors. Pre-installation of a charging point for vehicles in each of the garage spaces linked to the homes.

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## **Brands** reference

**Interior carpentry**The entrance door will be armored, Icon, with a modern design veneered in natural oak with a natural supermatt varnish inside and outside according to the architect's design. With embedded security lock with anti-drill shield on the outside. With chrome or black handle to be chosen by the Project Management, black handle and peephole. The interior doors, 2.40 meters high, will be flush with the outside paneled with DM board and LAMA L DE Olvari handle in black. A lock will be placed on the bathroom doors. As for the cabinets, they will have smooth and folding doors, lacquered in white, combined with oak and mirror sides and lined on the inside with melamine finished in textile, with a trunk shelf and a hanging bar. 2800K, 9W LED with opal diffuser.

## Living room and bedrooms

Both in the living room and in the bedrooms, the ceilings and walls will be made of laminated plaster. Finished in cream white plastic paint. The flooring will be natural wood flooring, KÁHRS ID CHEVRON model or similar.



## Kitchen

In the kitchen, the ceiling will be made of laminated plasterboard with PLADUR system similar. Acabado en pintura plástica color blanco. El alicatado se realizará en un revestimiento modelo ROCKWELL BEIGE de la casa SALONI o similar.

The flooring will be with a SALONI ROCKWELL BEIGE model porcelain flooring or similar. The kitchen will be delivered furnished and equipped with top-level brand appliances.

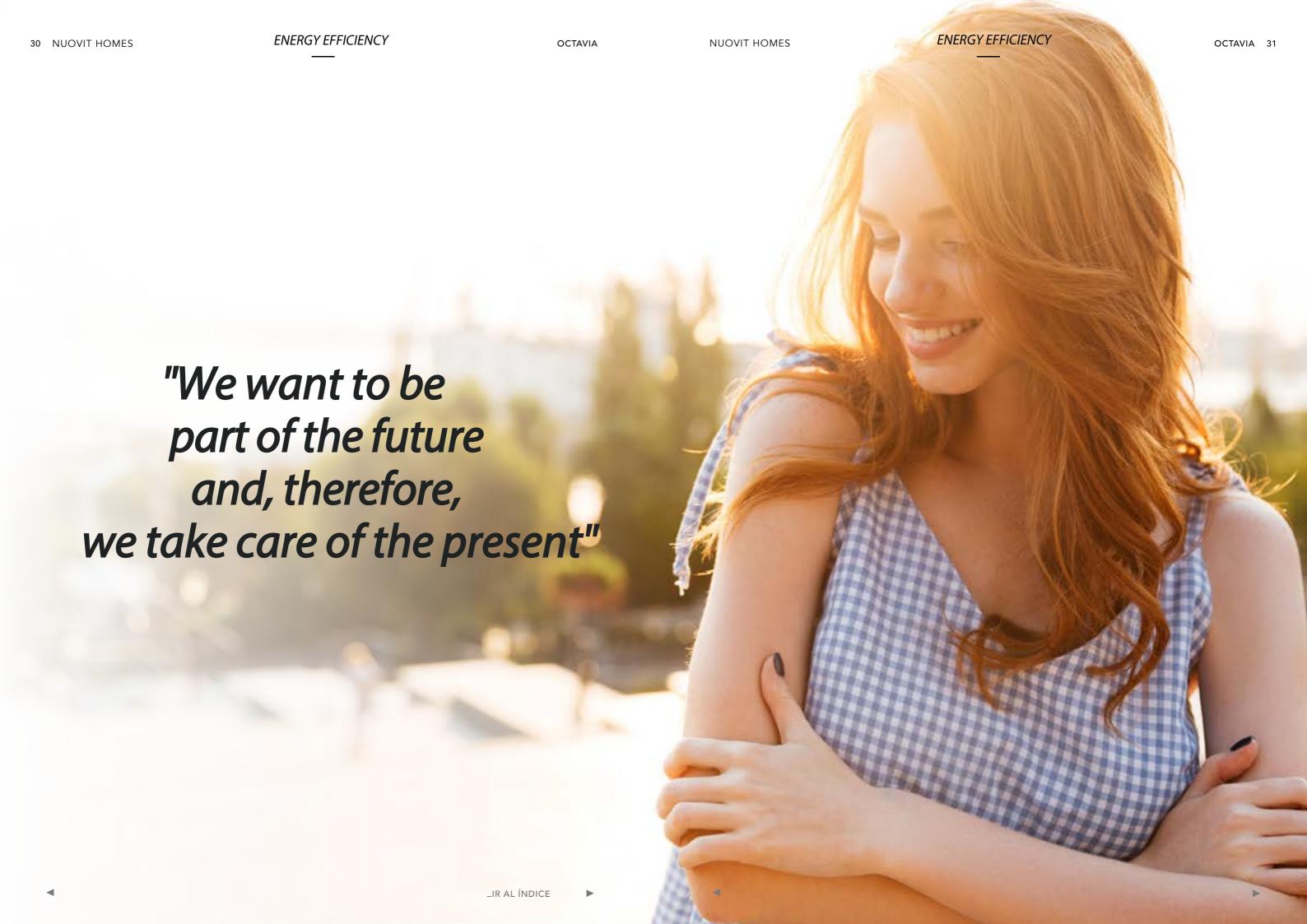
### **Bathrooms**

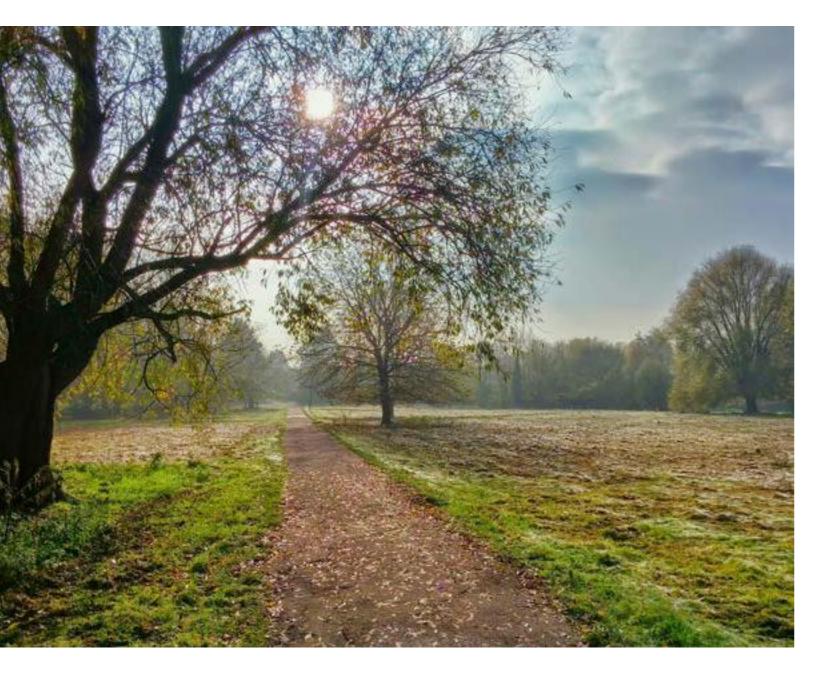
In the bathrooms, the walls will be covered with the ROCKWELL BEIGE model from SALONI or similar. Both in the main bathroom and

in the secondary the flooring will be with PROCKWELL BEIGE porcelain flooring from SALONI or similar.

Inodoros suspendidos modelo INSPIRA ROUND de la casa ROCA o similar, acabados en blanco con tapa amortiguada y cisterna empotrada. Pulsador cisterna GROHE acabado grafito cepillado. Lavabo integrado a medida o sobre encimera en color blanco de la casa CODIS o similar. Plato de ducha modelo ACQUIS de ROCA de resina en color blanco.

La grifería del lavabo será Modelo GROHE ESSECE monomando con acabado grafito cepillado. La grifería de la ducha será de la casa GROHE. Ducha fija, teleducha, termostasto ducha, flexo ducha. Acabado color grafito cepillado.







At Nuovit Homes we have a responsible vision of architecture, betting on designs and construction models that respect the environment and are integrated into the ecosystem that surrounds them.



To achieve this, we work by responding to the highest standards in matters such as environmental protection and intelligent energy consumption.

We know that using resources correctly is a necessity of the present that will allow us to continue enjoying them in the future.

Preserving our planet is everyone's responsibility and implies changes in all facets of our lives, including where we live.

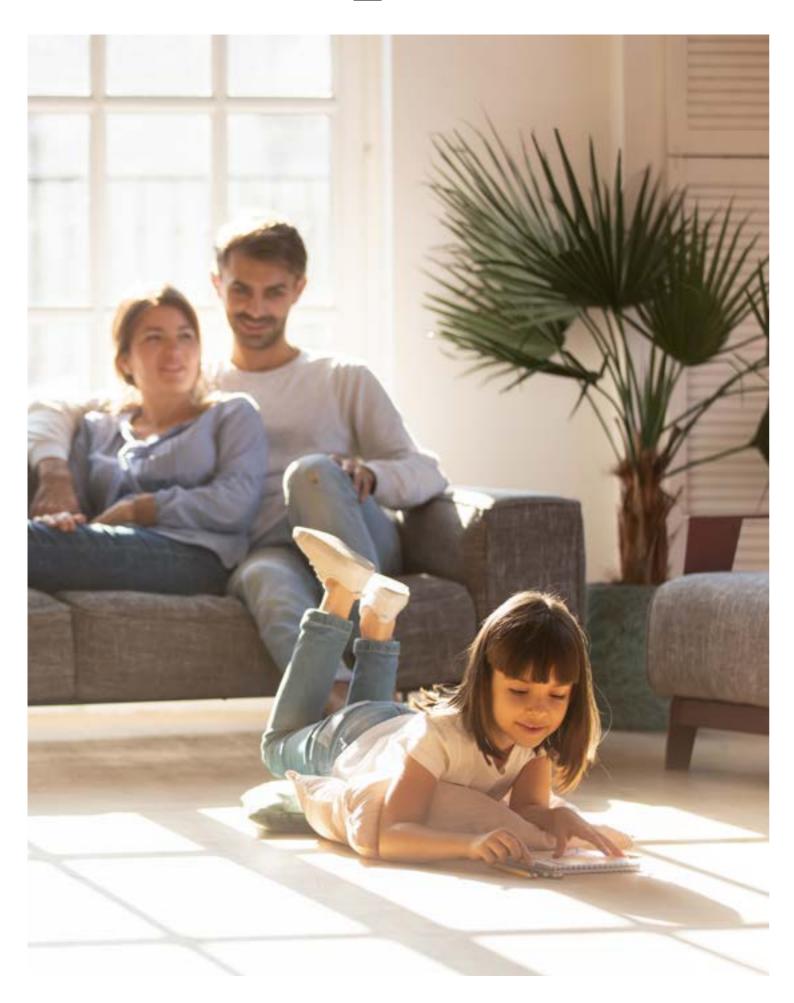
For this reason, in recent years we have modified our work methodology to focus on the study and analysis of all the factors that will make it possible for your home to have a high level of energy efficiency.

Not only that, we also carefully study the location of each new project, opting for environments that allow sustainable urban mobility.



INSTAGRAM instagram.com/nuovit.homes

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## Your home with energy efficiency A

## What is the energy rating?

The energy rating is the index that measures the energy consumption that is considered necessary to satisfy the energy demand of our home, as well as its CO2 emissions, under normal conditions of use. Since the appearance of the R.D. 47/2007 that regulated the energy certification of newly built buildings, and now with the new R.D. 390/2021, which also includes existing buildings, the law requires that properties be classified with a letter within a scale. This scale is related to some indicators directly related to CO2 emissions. In this scale of letters that goes from A to G. The letter A would indicate the maximum degree of energy efficiency, while the G refers to

the least efficient homes or buildings. As an example of what high energy efficiency means, this example is enough: a house

with a B rating would reduce CO2 emissions by up to 88% compared to one with a G rating. From an economic point of view, while powering a G house can consume about €2,000 per year, supplying a B home only requires about €400, an annual saving of more than 75%.

## How is the energy efficiency of a building calculated?

Energy efficiency is determined by calculating the energy consumption that will be necessary to meet the demand of the building under normal operating and occupancy conditions.

Achieving better energy management is only possible by incorporating the use of renewable energies and introducing new technologies and construction materials that reduce the demand for

energy of the building and increase the efficiency of the installations.

### Advantages for you

Energy efficiency brings improvements in many areas. Some influence society as a whole by reducing environmental damage and pollution. Others directly affect our day to day, providing us with benefits both from

an economic point of view as well as personal wellbeing. These are some of the advantages that a high energy rating has for you: Lower consumption and more savings in supplies. Improved well-being and health.

Less cost in the maintenance of the facilities.

Greater thermal, acoustic and light comfort.

Higher property value.

Reduction of CO2 emissions.

## What is the energy rating of the promotion?

We have incorporated a series of measures that help to reduce the environmental impact and contribute to an improvement in your quality of life. These measures are adopted with the aim of obtaining an energy rating of **category A**.







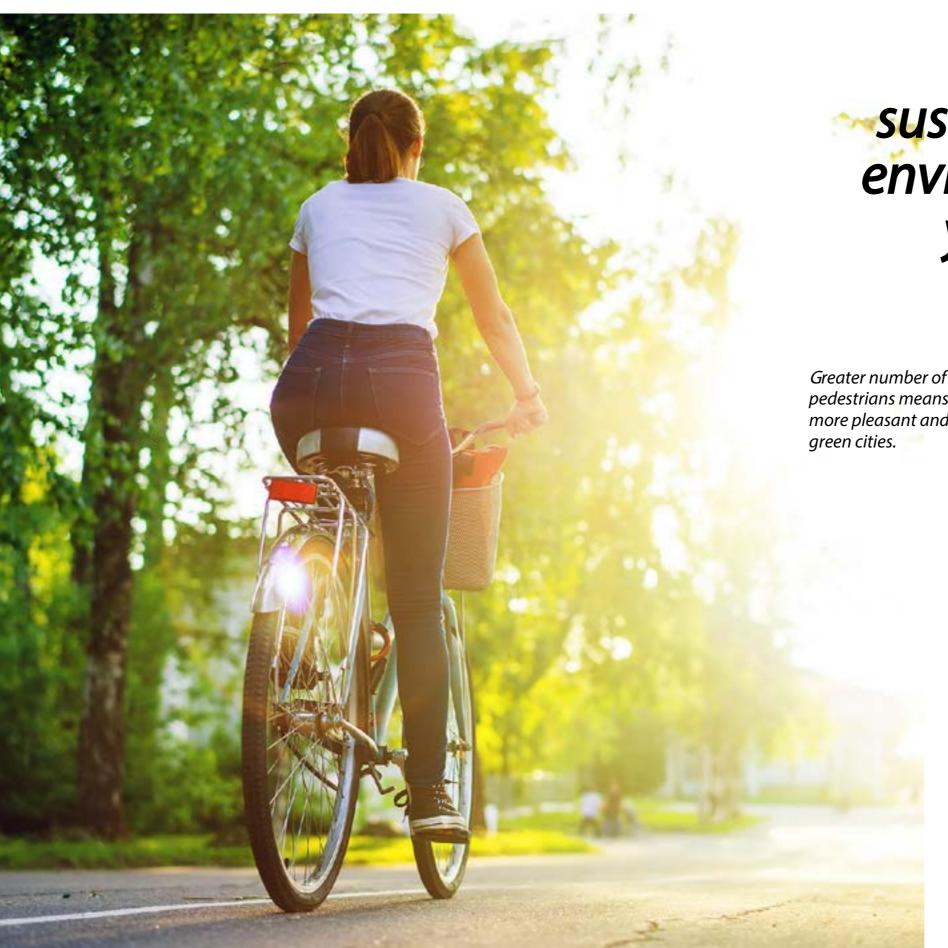












## Enjoy mobility sustainable and natural environments to improve your quality of life

pedestrians means more pleasant and

You will have almost all your daily needs covered in a radius of less than 15 minutes on foot. Its excellent location will allow you to leave the car at home and get around by bike to any point of interest in the municipality. You can also bet on public transport to reduce pollution and environmental problems related to the use of private vehicles.

Living in this environment is betting on a sustainable mobility model and respect for the natural environment in which the promotion is integrated. You will not find a better way to take care of your health and increase your wellbeing.

Access on foot to a multitude of services such as educational centers, supermarkets or all kinds of local shops through wide sidewalks and green

Walking or cycling not only helps reduce noise levels and air pollution, but also improves physical fitness and reduces stress.

Bio-healthy areas to practice outdoor sports.

Public space equipped with different gym equipment to maintain physical shape by working on aspects such as cardiovascular resistance and joint mobility.

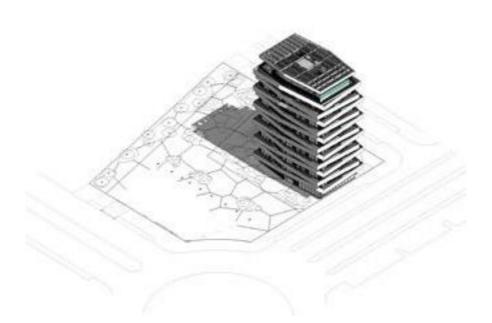
Children's areas next to the promotion for the game and entertainment of the little ones.

Access to sports centers or other services such as food stores to make your day to day easier. Surrounded by a wide offer that makes it one of the most complete locations in the city.

Different connections with public transport and bicycle parking, a location where you can decide to use sustainable transport or go on foot.

An excellent area surrounded by nature a few minutes away. A space to discover rich vegetation without leaving the comforts of living in the city.

# The sun as an inexhaustible and non-polluting source of energy

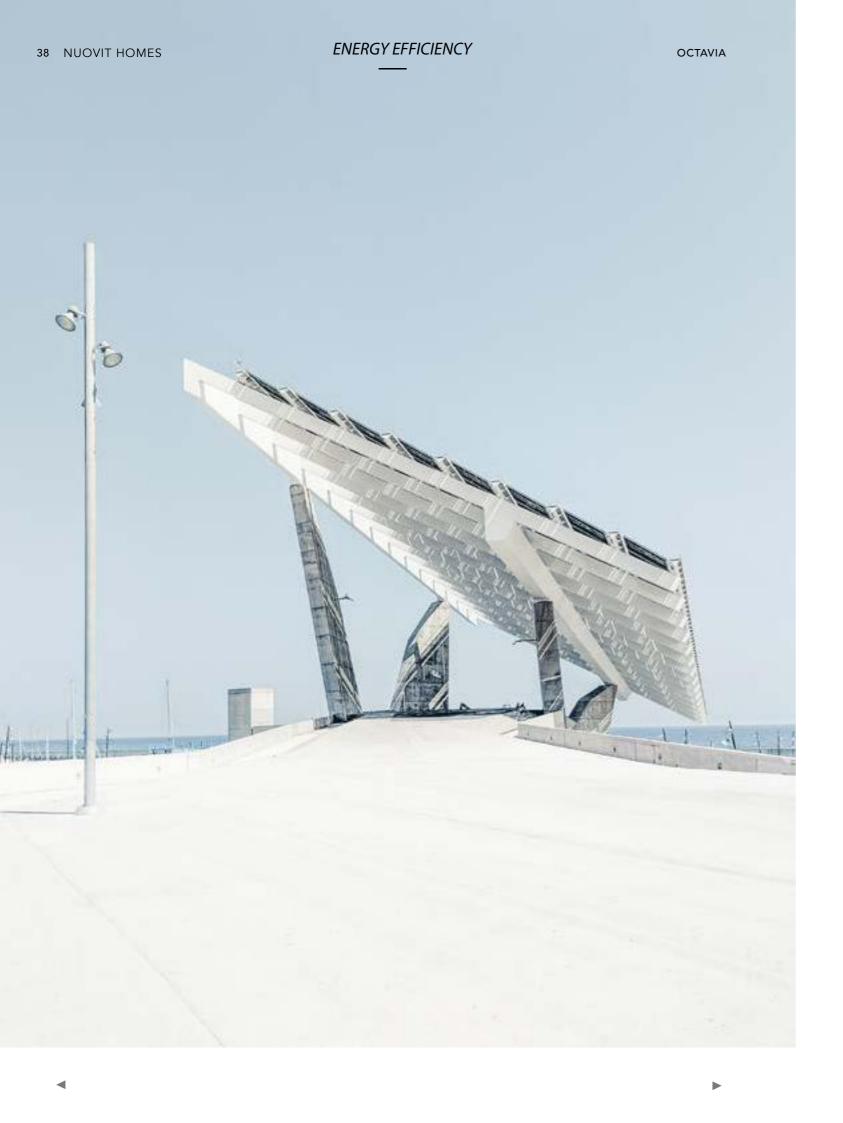


Who could resist a few rays of sun sneaking through the windows to invade every corner of your home?

We know that natural light is essential to enjoy a more welcoming home with greater climatic comfort. Not only that, the sun also increases endorphin and serotonin levels, the feel-good hormones, helping to gain physical health and energy.

To all these factors, we must add the fact that the sun that our home receives is closely related to its energy efficiency. Natural light helps us save on lighting and allows us to maintain a comfortable temperature by reducing air conditioning consumption.

In OCTAVIA, both Orientation as the incidence of vertical solar rays at different times and throughout different times of the year. The result is a building that manages to get the most out of a renewable, inexhaustible and non-polluting source of energy.



Sustainable BKELAM® building certificate



For Nuovit Homes, the fight against climate change is a priority and for this reason we are committed to the implementation of measures that reduce the environmental impact produced by our activity and that will be reflected in the BREEAM® certificate

The set of buildings in which we live or work produce significant environmental impacts, consuming between 20% and 50% of natural resources. These impacts they occur mainly due to the operation of the buildings, but are also related to the construction phase.

Building in a sustainable way is an action that requires a detailed study that begins in the definition phase of the project and that takes into account the impacts that its construction will produce and the useful life of the building. Taking into account our strong commitment to sustainable and energy efficient projects, we will request the BREEAM® (Building Research Establishment Environmental Assessment Methodology) certification, which promotes the construction of healthy, efficient and environmentally friendly homes.

At OCTAVIA, this early attention has allowed us to make the appropriate decisions to reduce our environmental impact.



Inverted roof with extruded polystyrene insulation, waterproofing with asphalt sheet and gravel finish in coffered areas and with porcelain flooring on the solarium roof, guaranteeing interior comfort and energy losses. This system prevents the passage of water and reduces possible humidity in the building. In addition, it protects it from heat, rain, solar radiation and night frost.

Prefabricated façade with an interior framework of sawn wood, with mineral wool insulation. Beyond its aesthetic value, the façade has a direct influence on the energy efficiency and sustainability of a building and on wellbeing of the people who live in it. At OCTAVIA we incorporate a method that prevents the appearance of thermal bridges responsible for energy losses and waste

economic that this supposes. The ventilated façade system finished with extruded alveoal plates increases the climatic comfort of the homes and reduces CO2 emissions. It will have perimeter sills covered (light tubular structure) with white GRC panels in two textures, depending on the design.

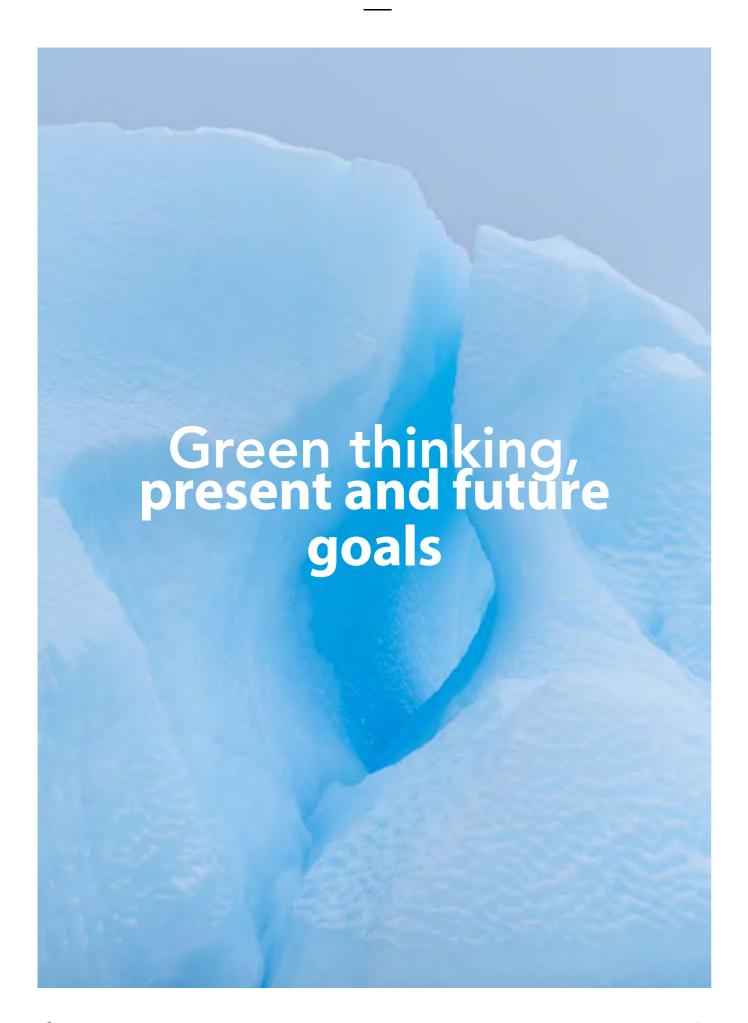
Anodized or matt lacquered aluminum with thermal break in the exterior carpentry of the building, avoiding heat loss and the condensations.

This system represents a significant reduction in heating and air conditioning spending by ensuring that the home remains more insulated from the outside temperature. If we add double glazing to this, we will be able to reduce the entry of cold or heat into the home, creating a more pleasant interior environment and increasing the level of comfort.

Double glazing safety glass system for the prevention of falls and impacts and high acoustic performance. Equipped with the latest technology solar control layer in order to alleviate excess solar radiation that penetrates the home. This method prevents the rooms from heating up excessively during the hours of greatest incidence of the sun. In this way, a pleasant temperature is achieved without resorting to air conditioning.

Improvement of thermo-acoustic insulation in floors and party walls through high-quality insulating materials that improve the habitability of homes, helping to control the temperature and reduce airborne noise from both the exterior and interior.

▶ ◀



Responsible consumption and innovation go hand in hand at OCTAVIA thanks to the incorporation of technology with the highest performance. Tailor-made solutions for a more efficient and environmentally friendly project.

**Low consumption elevators** that integrate frequency inverters for greater savings both in starts and stops. This system reduces the power consumed by up to 60% and emits fewer greenhouse gases.

**NUOVIT HOMES** 

**LED lighting in common areas**. LED bulbs combine the quality of light with factors such as greater resistance, lower energy consumption and long durability. Its useful life offers about 50,000 hours

of operation compared to 1,000 for incandescent bulbs. In addition, it is a type of lighting that is respectful with the environment since it does not contain polluting elements or emit ultraviolet radiation.

The effectiveness of LED technology is increased by accompanying it with **presence detectors**, increasing safety, comfort and energy savings.

Pre-installation of **charging points** for electric vehicles and bicycles. A definitive step to promote the growth of sustainable mobility in our country

In this way, we collaborate with The Climate Group's EV100 initiative, which aims to make electric transport the new standard by 2030.

Photovoltaic solar panels for free electricity production as support for the common installation of the building.

**Plant species with low water consumption** in the urbanization, optimizing to the maximum the available water resources and with an automatic irrigation system adapted to the topography, design and distribution of the garden areas.

Do you need to ask us any questions about the promotion? Contact us and our OCTAVIA sales advisor, Marta Molinero, will inform you.



(+34) 699 672 433

## More comfortable and healthy: the new concept of housing

ENERGY EFFICIENCY

A sustainably built and inhabited home is healthier for you and the planet, and will also bring you considerable savings on energy bills. Issues such as natural lighting, indoor air quality or thermally comfortable environments are fundamental aspects to enjoy a better quality of life.

Few things contribute more to our comfort and well-being than living in a home designed to reduce environmental impact.



Architectural design that prioritizes natural lighting over artificial lighting in the largest number of rooms and hours of the day thanks to a distribution that favors light distribution evenly throughout

space. Sunlight is not only an inexhaustible source of health, but also has a very positive impact on habitability

and spatial quality of homes creating more welcoming rooms. Opening the windows to air our house is a necessary habit to renew the air in the different spaces. Through this process, in which the stale indoor air is replaced by fresh outdoor air, we will, on the one hand, expel substances that are harmful to health and, on the other, lower the temperature in the summer months.

In OCTAVIA, you will enjoy ventilation by mechanical means, for which an extraction system is projected for wet rooms and air supply for dry rooms by means of mechanical extractors.

With this system, the temperature and humidity of the air are used to achieve optimal ventilation in the rooms. In this way we reduce the energy consumption of the air conditioning installation and also the air that enters the home is clean and filtered. Your home will also have a mechanical system of

ventilation with heat recovery that, in addition to serving as a reinforcement to the previous one, contributes to energy efficiency, the comfort of interior spaces and the health of its occupants.

Thermal and acoustic insulation in the interior partitions. Having a well-insulated home is a very important added value.

Good protection will prevent you from being exposed to excessive and constant noise and you will enjoy a more pleasant temperature. Installation of bithermal sockets for the dishwasher and washing machine that obtain hot water from clean energy such as solar.

This allows a reduction in energy consumption between 20% and 50% compared to conventional ones that use electricity to generate heat.

Toilets with double flush mechanism that facilitates savings in hybrid resources by incorporating two types of discharge with different volumes of water.

With this system you will reduce water consumption (up to 63 liters per week) and the ecological footprint.

We leave nothing to chance. It is important to us that you feel throughout the entire home buying process that you have made the right decision. As long as If you need it, you will find a professional response from us. We seek a long-term relationship based on trust and experience.



The following points are key when buying your home, we will tell you about them below ▶

Contribution until the end of the Work. The contribution is made through periodic payments that are completed at the end of the work, and that correspond to the % of the total cost of the house.

Contribution of the cost of housing before the end of the work

Route for the contribution of the cost of the purchase.

The tour is divided into three phases. An initial phase that is formalized at the time the reservation is made, a secondary phase that begins when the work on the house begins, and a third phase that begins with the completion of the work and ends with the signing of the deed.

Reserve	5%
Contract signing	25%
During the construction 1°	5%
During the construction 2°	5%
End of cunstruction	
writing signature	60%

## Summary of contributions.

Contributions for the purchase of the home are made as follows and in the periods indicated

30% 10%

**RESERVATION AND CONTRACT** 

**SPECIAL PAYMENTS** 

VAT settlement.

10%

At the time of the deed, the VAT pending to be applied on the % of the total cost of the home will be settled, with payment by deed.

## End of the process.

The deed of the house is made before a Notary and the keys are handed over..

70%

## Delivery of the house.

After the deed of the house, the outstanding amount after the contributions made is % of the total cost of the house.

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## We formalize the purchase of your home **Online**

PAYMENT METHODS

We use the DocuSign® EU Advance electronic signature to complete approvals and finalize agreements in a matter of hours instead of days, from anywhere and on any device. Access and sign documents quickly and securely. Send documents easily and track their status anywhere, anytime.



## Step 1. We send you the document

DocuSign® sends you a link by email to the address you indicate so that you can access the document that needs to be signed.



### Step 2. Click the link in the email

With just one click you can access the document and start the signing process on virtually any device with Internet access.



## Step 3. Follow the labels

Labels and instructions will guide you through the entire signing process. Digital signatures are secure, legally binding, and widely accepted globally for most transactions.



## Step 4. Finish and go

When you're done with the signing process, click finish and... you're done!.



## Step 5. Documents are automatically and securely saved

Once completed, both senders and signers will have access to the documents

at any time and place, 24 hours a day. These are stored online and can be downloaded and printed when required.

Legality of the eSignature in Spain: As a member country of the EU, Spain legally recognizes electronic signatures since 2003, with the Electronic Signature Law, established after the approval of the EU Directive in 1999

## **Warranty Guide**

The Building Regulation Law (LOE) regulates the obligations and responsibilities of the different agents involved in the building and provides us with a series of guarantees to protect the owner. In this way, the LOE establishes three guarantee periods so that you are fully secure in the process of buying your home. We tell you:

YEARS

For damages caused to the building resulting from vices o defects that affect structural safety.

**YEARS** 

Due to vices or defects in the construction elements or facilities that affect the habitability of the building.

**MONTHS** 

For the damages derived from a deficient execution that affect elements of completion or finishing of the building works.

Do you need more information about the promotion? Contact us and our business advisor will inform you without obligation.



(+34) 699 672 433

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## **Frequently Asked Questions**

You have made one of the most important financial decisions of your life: buying a home. But wait, if this is your first homebuyer, it's important to consider some of the steps involved in buying a home. What documents do you need? What is the form of payment for the home? What financing can the bank offer you? What additional expenses does the purchase of a home imply? When will the home be delivered? Here we tell you:

## Are you planning to buy a house in free promotion?

We know that buying a home is one of the decisions important that we take throughout our lives, so it is very important to be clear about some aspects before making the final decision. Here we offer answers to the most frequently asked questions during the home buying process.

## What are the steps to follow to buy a home?

Buying a newly built home involves following a series of steps that are usually unknown to most. Below, we explain the different phases of the purchasing process at a contractual level:

- Reservation contract: In the initial phase of the purchase, the first of the documents that must be signed is the reservation or deposit contract, which mainly guarantees that the promoter will not sell the home to another interested party. This reserve becomes effective with the disbursement of a small percentage of the total price of the property.
- 2. **Purchase contract**: Once the project has the Building Permit, the purchase contract is signed in which the client will make another financial contribution of around 10%-15% of the price of the home.
- Deed of sale: The last procedure for the acquisition of a new construction home is the signing before a notary of the public deed of sale and the corresponding registration in the property registry.

## What is the form of payment for the house?

One of the advantages of buying a new construction home is that it offers us greater flexibility when it comes to paying the cost of the property. The payment plan establishes the different disbursements that are made throughout the process.

Specifically, payments will be made at the time of booking and at the signing of the sales contract, along with a series of special contributions that end at the signing of the sales deed. At that time, 40% of the total cost of the property must have been paid. The remaining 60% is paid by mortgage loan.

## **Can I modify the Payment Plan?**

It is possible to negotiate a modification in the payment plan, as long as it is agreed with the promoter company and the financial institution.

## What financing can the bank offer you?

Banks have as a common rule to offer financing for the acquisition of housing for an amount of up to 80% of the lower value between the appraisal value and the purchase value. It is understood that if a client has been able to save more than 20% of the value of the property, it means that they have had a sufficiently stable economic situation to be able to pay the mortgage loan installments in the future

## Is there any guarantee for amounts delivered on account?

By law, the amount delivered for the reservation is guaranteed to be deposited in a special customer account. Once the purchase and sale contract is signed, all the amounts delivered are guaranteed either by a bank guarantee or a guarantee insurance.

## What additional expenses are involved in buying a home?

Formalizing a purchase and sale operation implies facing a series of associated expenses that it is important to know in order to calculate the final amount that will be paid when acquiring a home. Next, we detail the expenses that fall on the buyer of a property.

- Notary fees: Like any transaction, this must be documented before a notary. Their fees are regulated by the State and will depend on the price of the property.
- Registration fees: The registration in the property registry of the deed signed before a notary is another procedure that must be completed so that the buyer is fully protected in the right he has acquired. Again, the fees are set by regulations and depend directly on the

- price of the property, although they are usually between 400 and 650 euros.
- Tax on Documented Legal Acts (IAJD): This is a regional tax that varies depending on the place where we purchase the home. In Andalusia it stands at 1.5% of the value of the property.

## When will the house be handed over to me?

The delivery of keys is conditioned by administrative procedures and construction deadlines. From the moment the promoter obtains the Building Permit until the building is finished, approximately 18 months can elapse. Once the works are finished and the License is obtained

For more information, go to:
<a href="mailto:nuovit-homes.es">nuovit-homes.es</a>
o or call for free at 900 101 344

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## We help you design your ideal home

Do you have any questions?. Contact us, we are at your disposal to answer any questions that may have arisen. We offer you the following ways of contacting the sales advisor for this promotion.



Marta Molinero

(+34) 699 672 433

mmm@nuovit.com

If you prefer, click on the icon from a device that has the Whatsapp application installed and a request message will be automatically generated that our business advisor will receive, and we will contact you as soon as possible.



Click on the icon and we will receive the WhatsApp message of your request

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LEGAL NOTICE:

These options may be replaced by Nuovit Homes with others of equivalent quality. Consult legal text below: Project in pre-commercialization phase to identify potential buyers.

Building license in the processing phase. The plans of each of the houses and annexes are available to buyers at the sales offices. This document, including the infographics, has been prepared based on the Basic Project, so it may be modified due to technical requirements, adjusting in any case to the Final Execution Project and the requirements of the municipal authorities. For the appropriate purposes, the Promoter expressly states that its actions, as well as the contracting of this promotion, will comply at all times with the requirements established in Law 38/1999, of November 5, on Building Regulations. Likewise, it is stated that the amounts advanced for the construction of the promotion plus the corresponding legal interests will be guaranteed by a financial entity pending designation from the date on which the corresponding work permit is obtained and the payments begin to be received, amounts on account of the price, which (including the amount of the reservation) will be deposited in a special account in accordance with the provisions of the aforementioned law.

A copy of the aforementioned guarantee will be delivered to the buyers when the private purchase contract is signed. The model of the aforementioned contract is available to buyers to consult the general conditions. The Statutes by which the Community of Owners will be governed will be approved at the end of the works. The determination of the participation in the common elements of the building will be carried out taking into consideration the criteria indicated in Art. 5 of Law 49/1960 of July 21 on Horizontal Property.

The data included in this catalog of construction qualities are subject to possible modifications, Nuovit Homes reserving the right to introduce those that are motivated by legal, technical or commercial reasons that so advise, or are ordered by the competent public bodies.

The specific brand and model of each product are stated for guidance purposes, so the aforementioned products may be replaced by others of equivalent quality for the reasons mentioned above. The images and infographics shown have been prepared in accordance with the information contained in the Basic Project, and installations such as radiators, grilles, plugs, downspouts, etc. may not appear. Therefore, the images and infographics in this brochure are merely indicative and not contractually binding.

