

Bypass the Credit Crunch

Everywhere we look we are surrounded by the jargon associated with today's credit crunch. In all current media, be it television, broad sheet, magazines, internet or any universal reading material one cannot evade financial jargon popping out at them like, 'crisis', bonds, tangible assets, leverage, debentures, income splitting, and future contracts. We are also seeing the results of this new phenomenon which are foreclosure on private businesses, closure of financial institutions and major panic and apprehension on a global basis.

In short the term 'credit crunch' has replaced 'air miles'. Just what has caused this credit crunch? Well in even shorter terms. The banks have hoarded the cash like it's going out of season, and the supply of loans are evaporating which has left us with an economic position that looks worse than a wet day in Ibiza.

Which leaves us with the question of how safe is your money by investing in the avenues of investment that you have been investing in to date? Bonds, pension funds, business ventures, to name but a few?

When the rest of the world panics this is the window of opportunity when the rich get richer and the opportunists grab the open window and invest in areas that will bring them a definite return on their investment in 5 - 10 years.

For Example Trump said... 'Now is when fortunes are made', Jan 2008

Sept 2008

America's 2nd richest man, Warren Buffett today agreed to invest \$5 billion in Goldman Sachs giving the bank a strong vote of confidence. En quote he said.. 'Five years from now, ten years from now, we will look back at this period and say we could have made some extraordinary buys. The American economy, over a period of time will do very well and people then who own a piece of the country and will do very well'.

Property is the name of this investment. There is no other more guaranteed return on investment than bricks and mortar and especially if you have an inside track and know where there is planned investment in a particular area. Indeed taking time to visit and



R. ERNESTO CABRITA, ED. VALES, LOJA A LAGOA, ALGARVE, PORTUGAL

TEL. +351 282 353 019

FAX. +351 282 381 421

MOB. +351 918 024 082

research an area by checking out the city or town plans will enable you to know exactly what's on the plans for such an area. One such location is the well known 'Vale do Lobo' resort in the Algarve which is scheduled for Euro 500 million investment since a recent takeover. Now is the time to invest in this already stunning highly sought after resort.

Should you wish to have more information on this area and some very interesting investment opportunities just email me and I will be in touch with you.

Anne D'Avilez
Exclusive Algarve Villas
anne@exclusivealgarvevillas.ie

Good News for Property!

EXCLUSIVE ALGARVE VILLAS Wins Two CNBC Property Awards!



After months of headlines announcing doom and gloom in the property market, here's a long awaited positive story to restore our hopes, not just for now, but also the future.

We are delighted to announce that we are the proud winners of two CNBC Property Awards - presented to us at a gala dinner in London on 27th September.

It's vital that, to succeed in such a highly competitive industry, estate agents, developers and others involved in the property business are naturally competitive.

Our desire to be the best has driven us to compete with 19 different countries represented across Europe in 21 different categories in total.

We are delighted to announce we are proud winners of two awards. We won for Best Real Estate Agency in Portugal, and also for Best Real Estate Agency Website.

EUROPEAN PROPERTY AWARDS

IN ASSOCIATION WITH



BEST REAL ESTATE AGENCY PORTUGAL
Exclusive Algarve Villas
2008

in association with
SIMA08

EUROPEAN PROPERTY AWARDS

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BEST REAL ESTATE AGENCY WEBSITE PORTUGAL
exclusivealgarvevillas.com
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2008

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Renovation Properties



640,000 euros EAV-171

This small renovation property is located in an exclusive area, secluded from any urbanization and it enjoys extensive seaviews. The property is equipped with electricity and a borehole and the land is rich with species of fig trees, almonds, oranges, lemons, grapes and berries. There is an exterior oven and sisterna.



Lagos

House: 131 m²
Size of Plot: 5760 m²

FEATURE PROPERTIES

Vale do Lobo

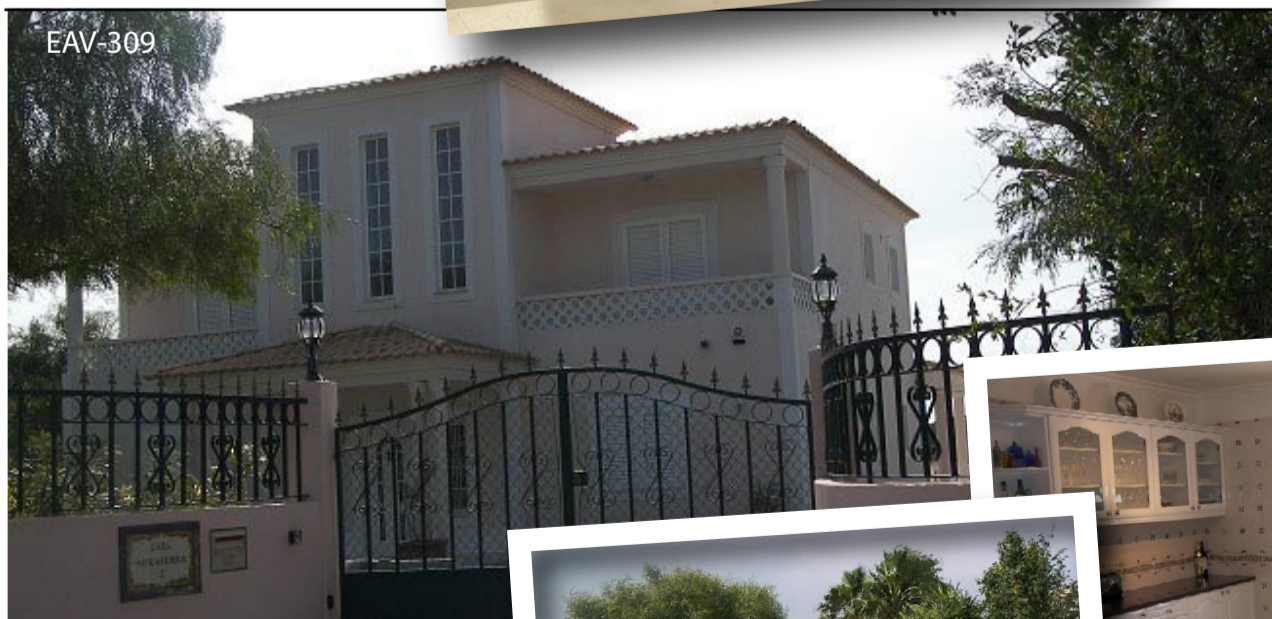


EAV-497

3,750,000 euros

This striking 4 bedroom villa with additional office has recently been completed. Set in the centre of the world famous golf resort, just a stones throw from the golf course itself and 5 mins walk to the beach and Praça. Built and finished to the highest of standards with top of the range fitments and appliances including a

games room with infinity heated salt water swimming pool and Wellness room with Turkish bath, and pre-installed Cinema room. Under-floor heating & cooling, alarm, double glazing and automatic roller shutters have also been installed as well as CCTV. The garden has been landscaped in a Feng Shui style.



EAV-309

Bedrooms: 4
Bathrooms: 4
Size of Plot: 1157 m²
Size of Building: 258 m²
Year of Construction: 2001

A light and airy house with all round country and mountain views. Large lounge and dining area with fireplace. Kitchen fully fitted with all modern appliances, separate laundry/utility room. There is central heating and air conditioning throughout. The property has large terraces, including a roof terrace with outdoor hot tub and ample parking space. Fully irrigated gardens and private roman style pool with pool heating and built in BBQ area. An absolutely excellent buy as a family / holiday home or as a rental investment.



Carvoeiro

795,000 euros