

Structural advice for property buyers in Spain.



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Introduction:-

This guide is designed to assist property buyer's planning to make a purchase in Spain. Whilst it is not intended to replace a proper survey inspection, it can be used by buyers while short listing properties, allowing them to look out for areas needing further inspection.

Whilst some properties need obvious improvement, others may look like they are in very good condition, but suffer hidden defects that have been 'faked' over or other serious issues that are not obvious to the untrained eye. New properties can also include serious defects as well as the normal smaller 'snagging' issues. **Unless the vendor knows that the property has significant defects, (and knows that you know), they will probably stick with a 'what you see is what you get' attitude and hence be unlikely to budge significantly on price.**

When choosing a property either as an investment e.g. to rent out or sell on, or as a permanent or second home, it is valuable for the buyer to :-

- **Understand the condition and build method of the structure and building fabric.**
- **Have an idea of likely repair / renovation costs and implications.**
- **Be able to make a justified offer, which takes account of these defects/costs, or at least be able to assess the asking price against the building condition.**

By ensuring the above, the buyer will normally save significant amounts of money and is far more likely to end up owning a true asset rather than a problematic liability.

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Common buyer mistakes

Under-estimating:-

Each property is unique and the extent of defects varies greatly, whilst some properties may have been built with defects, or be of a lower quality build method, all properties are in time prone to various common forms of decay, even when built relatively well.

Knowing that a problem exists and the extent of the problem, normally makes the difference between a good or bad investment decision.

The most common unforeseen or underestimated structural defects involve insect infestation of timbers, steel reinforcement decay in concrete elements (e.g. floor beams), along with foundation and retaining wall defects. Many clients tell me that 'the owner says' or 'the agent says' that timbers have been renewed or fully treated, or that 'it's had a new roof' or has been 'underpinned', but more often than not, close inspection reveals that the structural timbers are actually beyond repair and dangerous or need injection, or ongoing foundation movement may exist (even in new properties!). Unless installed correctly steel reinforced beams can also corrode and fail relatively quickly in the life of the building (e.g. within 20 years). For 'refurbished' properties re-plumbing is often surface only, where copper has been used to fit new appliances, connected to leaking older pipe work set in the ground and walls. Many damp proofing methods are inadequate, such that damp related decay of plaster and paintwork will soon show through, mould can also be an issue and flood risk is also often overlooked. In some cases, subsidence (which is common in many areas), and other serious structural problems, have been covered up through recent decoration ('faking').

In the currently busy construction sector, labour and materials prices have increased in recent years and works costs can be considerably more than initially expected. Stock items can be limited and order times extended.

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Many Spanish people rebuild and refurbish properties not to sell on for a quick profit, but to live in. For this reason they may invest quite heavily in a project on a long-term basis, and if they sold the property on the day they completed work, they may well not make any money.

Knowing the condition and sometimes enormity of works involved e.g. in renovating a 4 storey town house, may allow the buyer to make a more manageable purchase e.g. of a two storey smaller property. **Property dreams are never realised if money runs out or budgets are too stretched.** Through uninformed decisions, some people sadly have to sell on after creating their ideal home abroad and many other buyers experience long delays or unexpected debts on completion. One of the most unwelcome surprises involves buyers of new build properties, who find out that (despite being new) the building has been poorly constructed or designed. At the same time they often also realise that the builder is unwilling or financially unable to repair defects and that the 10 year decenal 'Builders Guarantee' only covers issues that affect structural stability and resistance. **Getting things put right (even serious structural stability issues covered by the 'guarantee') almost always involves a lengthy and costly court action, which is not risk or cost free.**

The age of a property can also be unclear. Some refurbished properties which are claimed to be a few years old, frequently turn out to be 30- 40 years old, which will invariably have structural implications, where problems may have been covered up. A 200 year old town house may well have 'had a new roof' (50 years ago), which has been seriously affected by wood boring insect attack since.

'Urbanised' status can also be unclear, such that some properties may face pending urbanisation charges in the future, which could quite easily be over 25% of the property value. Some properties are entirely illegal and may face a future demolition order.

Remember it's not the agent's fault if they are simply passing the vendor's claims on to you. It is not their job to be a surveyor or lawyer and it is the buyer's responsibility to verify the condition of the property or any vendor supplied information that may be communicated via the agent. Good estate agents and developers will not have a problem with you organising a survey inspection. Some agents have an improved reputation by welcoming or even recommending an independent survey. **Beware of any agent, developer or other party that actively tries to put you off having a survey** (what would you do if a used car sales man refused to allow you to have a mechanic look at a car, or tried to brush around the subject?). Time pressures e.g. 'other people are very interested' statements like- 'They don't do surveys in Spain', or 'you don't need a survey because it's guaranteed', are common agent/developer ploys that will speed up your buying decision and possibly result in you skipping the vital

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structural survey stage. In fact you may well have spent more time looking over a second hand car in the past, than you do looking over a major property investment option in Spain. **Whilst you might miss a property through not moving quickly enough, the truth is that there are lots of properties available for sale in Spain, some of which have been on the market for several months, and surveys DO exist (even if some agents and developers wish they didn't).**

Over estimating:-

It's not all bad news! An equally common error by buyers is the overestimation of the severity and repair costs of defects that may actually be quite cheap to remedy. Such defects can put a buyer off a property unnecessarily or distract them from far more serious hidden problems. **There are also lots of genuine good buys on the market with virtually no catches. Recognising a good buy when you see one, might help you snap up a bargain.** The surveyor sees property after property, of all different build types, ages, prices and locations, whilst you may only be able to compare a property with one or two other similar examples (and your flight home may be tomorrow), the surveyor will instead be able to compare an individual property with numerous other examples and therefore will be a good independent source of market knowledge, helping to confirm whether or not the property you have chosen genuinely represents a good deal.

Popular coastal regions are now experiencing a 'Sellers Market' and there is a genuine shortage of property in some areas, even though prices have increased, most resale properties are nonetheless still great value (often still below cost). A 'Buyer's Market' still prevails in some parts of Spain and some purchasers are able to negotiate discounts of up to 30%, but even at a discount some properties may still require costly repairs).

Taking a non independent party's word for it:-

Whatever an agent, vendor or otherwise 'involved' person says. If they have any financial interest in the property selling, they are unlikely to be able to give you unbiased advice. Independent surveyors are not estate agents and don't sell properties. Many surveyors work differently. **A truly independent building surveyor works for the buyer and focuses on the buyer's interests only.** (Always check that your surveyor holds a relevant 'Building Surveying' degree, belongs to a chartered professional body, is legally registered in Spain and holds professional indemnity insurance cover).

Saving Money €

When in a strong (pre-payment) position, **understanding the condition of the property, and making the vendor aware of this, allows the buyer to make a justified lower offer, which takes account of additional works costs.** The buyer is also more likely to sensibly

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walk away from a real liability that they simply can't afford to repair properly. For buyers that have already taken the plunge, they can (if at post deposit stage) choose to accept the loss, forfeit the deposit, and look elsewhere, (a difficult but sometimes sensible decision), however if they now own the property they have only two realistic options:-

- 1. Sell the house on 'as is', to avoid the need to spend well over their budget or**
- 2. 'Bite the bullet' and find more money to carry out the work.**

As a rough guide, the difference between a basic refurbishment (where the main structure is sound) and one that involves new floors and roof, will be around 3 times the budget. E.g. on a typical medium sized town house this could mean €150,000 instead of €50,000. This can have significant implications where the buyer is looking to do up and sell on for a profit or pay off a mortgage by renting the property out. Even if they plan to buy the property for cash and live there forevermore, €100k will come in handy for other things.

Some items such as a replacement retaining wall or full underpinning can cost over €100k to put right properly, and shockingly, it is actually some of the most recent builds on steep plots that have poorly designed and failing walls of this type. Even high value 'luxury' properties can see their value drastically reduced due to structural issues. Some of the biggest financial losses suffered by owners involve 'high value' properties in high value areas. Just because a house costs over 1m does not mean that it is built correctly or is defect free, and if it's high value, insurers will be even more reluctant to pay out.

With better knowledge of condition, prior to making an offer, most buyers can avoid the above problems and would normally be confident to push for money off the asking price or walk away, and yet there are still some people out there paying too much for properties that the Spanish would demolish and rebuild, or that require significant structural repairs. In many cases properties or parts of properties (e.g. converted under builds and other extensions) are not fully legalised.

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(Some town houses have little value other than the plot and façade)

Whilst buying a property abroad can be very exciting (often the realisation of a long term dream), it's important that buyer's put down their 'rose tinted glasses' for long enough to see what's what, when it comes to their short listed or final choice of property investment.

It is a fact that commissioning a survey will save most buyers thousands, which is why it is the norm in the UK, Netherlands and US. In a foreign market where construction methods, building control, climate and even types of insect attack are different, it makes even more sense to have that survey prior to investing any money. Most of the time the survey will not deter the buyer from a purchase, but instead results in them making a better informed investment decision and often getting some money knocked off the asking price. Sometimes a buyer may even be advised by the surveyor to pay the full price and move quickly to snap up a good deal.

Buyer's Check list

There a number of books available re buying property in Spain (see recommended reading at the end of this guide). These books make essential reading if buyers are to fully understand the purchase process, legal and tax issues, risks etc. They will not

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however give the buyer any knowledge of what to look for when it comes to true property condition, nor will they cover individual legal technicalities.

The following check list can be used for first viewings to help buyers to shortlist properties more effectively, while taking structural condition into consideration. In exceptional circumstances buyer's may be able to use the check list (e.g. for a remote inland purchase) with at least some basic knowledge of what to look for. **In all cases it is highly recommended that you contact the surveyor in order that he can give your chosen property a thorough inspection**, either via an accompanied walk through (if you are in Spain), or via a written report if you need a more detailed record of defects and remedial advice or you are abroad. The typical cost for an inspection and structural survey report on a local* 3 bed Villa with pool is €775 + 21%IVA*, or with the client present (no report) from €395 +IVA*). **Fast turnaround video survey options are also now available.** Surveying in Spain is often a short notice operation, some clients may call in the morning and (Surveyor's day permitting), may be able to get a survey inspection the same afternoon. Whilst a few days' notice is better for all parties, the surveyor may well be able to fit in with a very tight time scale, so as soon as you have an idea of your schedule, call the surveyor.

*For additional bedrooms over 3 add €50 per bedroom. Additional travel over 1hr round trip is charged @€45ph + tolls For properties of €1m or more in value the fee is calculated at 0.1% of the value.

The check list below covers just some of the key building elements that will be inspected as part of a full survey. It is not comprehensive and should not be substituted for a full surveyor's inspection, which includes numerous other checks (using an electronic damp meter, thermal imaging and CCTV where required). Use of this basic check list alone may well result in later problems caused by the many potential defects that are not covered here.

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Basic Checklist:-

1. ROOF TYPE AND CONDITION

In general, pitched tiled roofs are less likely to leak than flat ones, however many older pitched roofs will still suffer leaks. A good roof overhang is a big plus.

The roof structure may be of timber, reinforced concrete or even steel framed. Condition and suitability will be dependent on many factors, for example, even steel reinforced concrete beams can decay and fail, steel structures can suffer excessive thermal movement and timbers may be rotten.



On an older property concrete beams may prove that the roof has been renewed, however the weight of concrete can cause spread problems for the supporting walls, so assessment of the repair/renewal works is important.



ROOF COVERINGS

Coverings vary greatly, whilst tiles may have been recently renewed or reset, the base may be of older cane, ceramic plaques or a composite insulation and screed. Old cane is not necessarily bad, if the rest of the roof above is properly restored, but it must be treated against decay.

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CEILING

Some older decayed beams can be hidden with newer wooden box beams. Boxing can also be used to cover concrete beams for decorative effect. Plaster boarding and fake beams can be used to cover very old and decayed roofs/ceilings. **Most ceilings deserve a closer look to ascertain extent of decay and renewal / 'repair' works.***



FLAT ROOFS

Many Spanish properties have flat roof areas or roof terraces. What's important is that **if any flat roofing exists, it normally DID, DOES or WILL one day leak**. It's important to know if the roof covering repairs are 'make shift' or likely to have a decent life e.g. 15 years +, before needing attention. Some new roofs have sub standard membrane systems and fail early.



NB:-Older casitas / chalets may have a non-original pitched roof, such that structural defects may still exist e.g. to concrete beams, after years of (pre pitched roof) water ingress related damage. Decayed beams can result in sudden collapse!

External Walls

There are a number of different walling methods used in Spain from load bearing solid and hollow concrete blocks, to load bearing and non load bearing ceramic blocks. Older walls may be of stone, 'roman' brick or a combination of both. Whilst signs of cracking can be superficial, and simply require proper redecoration, cracks can also indicate more serious issues such as subsidence or heave which is aggravated by the



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extremes of climate in Spain. (e.g. 2004 was very dry). Clay substrates are actually also quite common here.

Perfect looking , recently decorated walls may hide underlying problems. A recently fully decorated property is less 'honest' than one that hasn't been painted for 10 years. A full recent paint job is therefore not necessarily good news, and the property (though apparently in good condition to an untrained eye) deserves a closer look. **In addition to 'reading' the implications of cracks, the surveyor will also be able to assess wall type, paint systems, render condition and look for tell-tale signs of damp, subsidence, lintel problems and other common defects.**

Internal Walls

Some internal walls may be load bearing, others will be simple partition walls, which can normally be easily removed e.g. to make an archway or join rooms with a new door. Reinforced concrete structures will normally feature pillars within the room space, which should not be removed. Determination of what is and is not viable re formations should be left to the surveyor and a building licence will be required for any structural changes. Internal walls may show signs of defect e.g. subsidence, thermal related movement and damp, along with other possible defects.



The risk of subsidence can be just as common in new properties. Whilst many properties in Spain are well built, skimping on foundations is a common way for developers to save money and it's not unknown for a beautiful 'luxury' newbuild to actually be moving down the slope! Other elements such as swimming pool and retaining wall structures form a key part of the survey inspection and defects in both are common.

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Window and Door Timbers

Timber in Spain is prone to various forms of wood boring insect attack. As well as woodworm, larger beetles and termites can quickly cause significant damage to all timbers. **Only pressure impregnated timbers will fully resist attack.** Dry rot is less prevalent in Spain, though it does exist, and wet rot can be a problem due to the strong sun and climate extremes, which break down most protective external coatings.



The surveyor will be able to inspect thoroughly for signs of attack, assess type and severity, whilst recommending proper solutions.

Plumbing and water supply

Many older properties may suffer from leaking older pipe work. Water supply can also vary from pumped sub floor deposits to mains supply.

If leaking pipe work exists, works costs will increase significantly and occasionally newly fitted bathrooms and kitchens may need to come back out!



An owner's claim that 'it's been re-plumbed' is not sufficient and further checks should be made.

Leaks are also quite common in new builds, where some questionable 'skilled' labour has been used in recent boom periods.

(The surveyor will use an electronic damp meter and thermal imaging** to check for damp issues which are common in Spain).**

Waste water - Septic tanks may need updating (sometimes at considerable expense)

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Electrics

For properties under 40 years old, rewiring requirements can often be overestimated and it is commonly only sockets and circuit boards, rather than full wiring that needs updating. Some rustic properties may be reliant on solar or generator electricity supply.



The surveyor will advise on the apparent condition of the electrical system but **all systems are best checked by a qualified electrician before use and occupancy. (Available on request)**

Outside

Many sites are prone to flash flooding, terraces and boundary walls may be on very poor foundations and subject to movement. 'Swimming pools' may need repairs or complete rebuilding. Proper filtered site drainage may well not be installed.

Steep sites can have additional risks and complications. Movement of the entire slope is common in some areas. Retaining walls are common in Spain and most are defective.



The survey will include assessment of these and other outside elements. **Numerous other items will be checked as part of the structural survey.**

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The basic checklist above covers just some of the structural condition related issues that are commonly found. To see more examples of common building defects in Spain visit www.buildingdefectsspain.com

****The use of FLIR thermal imaging technology can help to identify the presence of damp where the naked eye can't.

Summary

There are many fabulous properties for sale in Spain, ranging from medieval to modern. The coastal markets are buoyant and prices have increased, but they still represent good value for money. A wave of new buyers evidently resulted after Brexit and covid, including many buyers of higher value properties. It is now evident that the pandemic has also resulted in an increase in property purchases in key areas, including popular Costa Blanca towns, as people value the benefits



of owning a well located property with outside space, in a safe affordable country, with a fantastic climate and good health system. Whilst the British make up a significant proportion of buyers, American, Irish, Dutch, French and Belgian buyers have also markedly increased and the war in Ukraine has resulted in buyer's from Ukraine and neighbouring countries like Poland.

Exchange rate fluctuations obviously affect a buyer's thought process, but a drop e.g. in the value of pound sterling invariably results in some bargains as anyone returning to the UK or inheriting from the UK may well be willing to drop the price further (the Euro buying more pounds than before). For this reason a weak pound does not necessarily mean 'the wrong time to buy'. A weak Euro on the other hand results in people getting more property for their GBP, so in fact currency fluctuations don't always result in significant gains or losses for buyers, whether up or down. ([See special negotiated currency rates services below](#)).

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The number of northern European and USA people wishing to purchase or move abroad is actually at an all-time high. Brexit has resulted in a clear increase in Brits wishing to move to Spain. Buyers understand that prices in Spain are still low, as is the cost of living, creating a genuine opportunity.

It is worth noting that many people and companies, will have discovered that working from home is more practical for them both in terms of efficiency as well as financially. Spain already enjoys the presence of many people that work full time or part time from home for companies based abroad. This home working trend has resulted in an increase in people realising that they can move abroad, or at least spend more of their time abroad by teleworking. This trend was already happening gradually, but has now clearly been given a boost by the Covid-19 pandemic and the Spanish digital Nomad Visa scheme encourages such workers.

In terms of property values, the pandemic could theoretically have affected property values in a negative way, but this has now proven to not be the case and property in Spain has increased in value despite the pandemic and the war in Ukraine.

Not only does Spain offer a wonderful climate and lifestyle, but buyers can still find spacious properties with character, often for much less money than the equivalent in their home country. Some properties make fantastic investments and result in buyers living out their dreams, often beyond their expectations. On the other hand, **some uninformed or misinformed purchases can turn into very costly mistakes causing financial, health and even relationship problems.** The most common regrets of buyer's abroad is the lack of understanding of the building they purchased and its associated problems, often through the inability to find a Building Surveyor and failure to have their chosen property checked over prior to purchase.

Statistically some of the more costly building defects I have seen have involved new build properties, so **buying new is by no means a guarantee that things won't go wrong** and 'builder's guarantees' have (to date) proved to be no immediate rescue, if problems arise. Many of my clients are 'post purchase', i.e. they find me and call me in to assess defects, only after they have bought the property (or paid the 10% deposit). In many cases, the condition of the property is far worse than the buyers originally thought, and in some extreme cases, buyers decide to sell on, rather than continue with a renovation or carry out remedial works.

Comments like **'if we knew then, what we know now'** and **'if only we had found you before we bought'** are typical. This situation is easily avoided. Most good lawyers will include 'subject to survey' within the purchase contract terms, provided that you ask

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them to do so. This way you can proceed with deposit payments yet retain an 'exit' route if the survey reveals serious issues.

Survey fees are the same whether clients are at the post or pre purchase stage. The cost of not having a survey far outweighs fees. It is my key focus to help buyers make better investment decisions, save money and avoid problems.

For free initial advice on your planned purchase, contact:-

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Whatever your estate agent says, **you would best get an independent lawyer from the start.** I am happy to recommend a select choice of trusted conveyancing lawyers that have proven themselves in carrying out a thorough job for my clients.

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Recommended reading:-

'Move Safely to Spain' – by Nick Snelling – available via
www.culturespain.com

Mark Paddon interview [see video](#)



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I have negotiated hard with currency exchange companies on behalf of my clients, to include a special additional discount.

The best option I have found is **Ocean Capital Exchange**. This company has agreed to always endeavour to beat market rates for my clients, so it is well worth putting them to the test when transferring money for your property purchase. (Includes US dollars and GBP to euros plus other currencies).

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Or make direct contact with:-

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