



Let's shine

HOMEOWNERS BENEFITS FOR 2015

Homeowners Gold Membership at Lighthouse Golf & Spa Resort

Homeowners Gold Membership grants you the following benefits:

(Available for homeowners only)

I. Discounts at Lighthouse Golf & Spa Resort

- ✓ Advanced notice of special offers
- ✓ Exclusive Email Offers
- ✓ **Special discounts and benefits at 5* Lighthouse Hotel:**
 - Preferential rates for accommodation with -25% discount** on reception rates
 - Priority Check-in
 - Late check-out upon availability
- ✓ **Discounts in F&B outlets*** in the resort**
 - -10% in a la carté restaurant "Fouquet's"
 - -10% at Clubhouse Restaurant and 19th Hole bar
 - -20% in main restaurant "Alexandra"
 - -10% at Cherry Beach Bar
 - -10% at Lighthouse Lobby Bar
 - -10% at Lighthouse Pool Bar
- ✓ **Discounts at Lighthouse Spa & Wellness Center:**
 - -10% discount on access to Lighthouse Spa Park (please consult Spa Park price list)
 - -10% discount on access to Fitness Center

** Not valid on special holiday offers & packages or already discounted accommodation packages

*** Not valid on special theme menus and holiday menus

II. Discounts at Lighthouse Golf Club

- ✓ Preferential rates for green fees on Lighthouse Golf Course (please consult Golf price list)
- ✓ New Homeowners, who buy their property in 2015 receive **1 year free golf membership at Lighthouse Golf Club**

Property Management

Lighthouse Golf Resort has a Property Management Service available to all owners in the resort.

Owning a property in the lighthouse golf resort is easy! Our experienced, multi-lingual customer service team is here to help you settle in and make you feel at home. The property Management works to provide a smooth hand-over to property owners. The team is happy to provide all of the information and advice that home owners may need to settle in, enjoy their stay, and explore. Just enquire about places to visit, recommended restaurants and other invaluable information regarding the region.

Rental Management

Lighthouse Golf Resort has an also a Rental Management Service available to all owners in the resort.

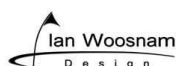
If you decide to rent out your property for the times you are not using it we would be happy to assist you through our rental program.

Lighthouse Golf & Spa Resort

E-mail: info@lighthousegolfresort.com; Web: www.lighthousegolfresort.com

Address: 9000 Balchik Municipality; Street: 5 km after Balchik on E87 road

Phone: +359 52 401 400; Mobile: +359 882 06 05 86





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Furniture Options

The Lighthouse Golf & Spa Resort has several furniture options for your property:

- Dark Furniture Option - Suitable for Rental Contract
- Light Furniture Option - Suitable for Rental Contract
- Self-Furnishing
- Our Interior Design Team and Suppliers are always available to help you in the design of your perfect home.

Light or Dark Package required for Rental Agreement. Please contact us for detailed furniture brochure.

Financing Options

The Lighthouse Golf & Spa Resort is able to offer prospective buyers the following financial options:

Mortgage for foreign nationals with Unicredit Bulbank

Bulgarian property market is known for its low costs and high rate of return. Lighthouse Golf Resort offers help to its customers whose budgets do not extend to purchasing property in Europe's most affordable housing market.

Mortgage loans for Non-Bulgarian citizens are not widely available, but Lighthouse Golf Resort with its co-operation with Unicredit Bulbank, one of Bulgaria's largest banks with over 230 branches spread throughout the country, is able to offer its customers this service.

Unicredit Bulbank is currently the only Bulgarian bank providing mortgages to foreign nationals and Lighthouse Golf Resort is one of the few holiday developments approved for financing.

Unicredit Bulbank offers a free loan certificate which is valid for 6 months, which allows our clients plenty of time to choose their perfect property. Mortgages can be provided for up to 70% of the property value and can be spread over a term of up to 20 years.

Therefore, if you are considering a second home in Bulgaria but do not have sufficient funds to carry it through, this could be an option well worth considering.

50% deposit and up to 12 months of payments at 0% interest

The Lighthouse Golf & Spa Resort is willing to offer clients the opportunity to pay a 50% deposit and pay the remainder over 12 months at 0% interest. Please ask an adviser for more information.

50% deposit and up to 36 months of payments at 7% interest

The Lighthouse Golf & Spa Resort is willing to offer clients the opportunity to pay a 50% deposit and pay the remainder over 36 months at a fixed 7% interest. Please ask an adviser for more information.

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