

Properties

La Borboleta 36

Costs

Price			275 000
Reduction			12.7%
Offer			240 000
ITP	8.00%		19 200
Mortgage start-up cost	0.40%	192 000	768
Total			259 968

Refurbishment

Kitchen equipment			
Fridge and freezer			
Kitchen fan			
Kitchen work			
Garage door + floors			2 800
Garage stairs			800
Toilet wash-stand			199
Bathroom 1 wash-stand			448
Bathroom 2 wash-stand			249
Furnitures			
Alu rales		1 064	
Painting			
AC		12 856	
Water boiler			
Patio roof		2 708	
Total El Rubio		16 628	16 628
Hot water solar panel			
Installation			
PV solar panel			
PV inverter			
PV battery			
Installation			
Total			21 124

Grand total

281 092

Monthly costs

Down-payment	32%		89 092	67 968
Mortgage (80%)	20.0	Year	192 000	
Interest	1.75%		280	/month
Urbanization fee/y	1 320		110	/month
IBI/Y	946		79	/month
Electricity			150	/month
Water	300		25	/month
Insurance	500		42	/month
Maintenance			25	/month
Total costs			711	/month

Amortisation 240 Months 800 /month

Total expenses 1 511 /month

Incomes

Income	Leif	4 000
Social security		773
Income	Natallia	2 000
Social security	-	50

Total incomes 6 723 /month