

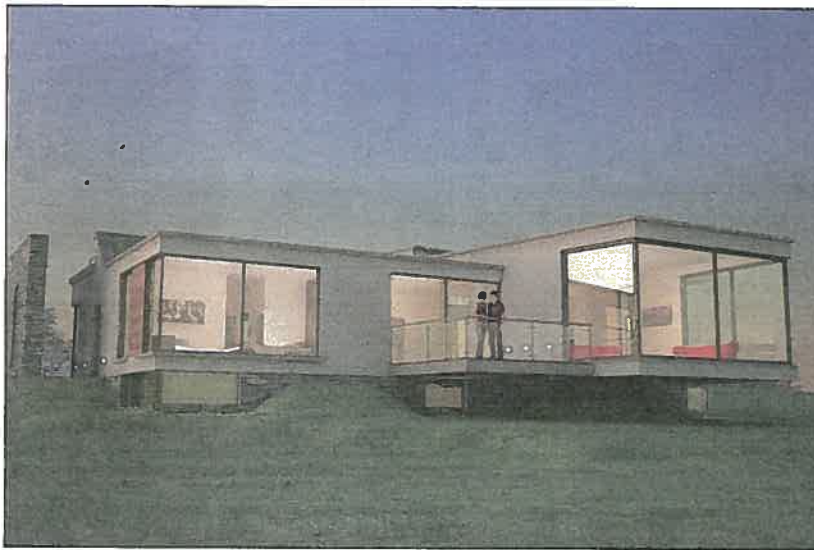
Can you afford it?

Ballyreagh House, 73 Ballyreagh Road, Portstewart

PRICE: £1,500,000

AGENT: BTW Cairns, 028 9066 8888

WHAT YOU GET: a Noughty but (very) nice design for a futuristic four-bedroom property on a cliffside location in Portstewart, which is developing something of a reputation for good modern architecture. The site you're buying is on the coastal road which winds from Portstewart to Portrush and along with the land come uninterrupted sea views. You have the option to buy as a site with planning permission or as a finished house. If you decide to boldly go for the house, you're getting an incredible spec inside the 4,000 square feet space. Designed to make maximum use of the stunning views and the natural contours of the site, the house offers views from all the principal rooms. There is a deck-terrace and a separate balcony, ensuring that the residents benefit from sunshine all day long. On the lower ground floor, there is a spacious cinema room, which means not only will you gain a tan, you'll never be bored. There will be - what else? - a bespoke fitted kitchen with a com-



type caption here

plete range of integrated appliances and it will be open plan to a spacious living-dining room which in turn has access to both a terrace and balcony with panoramic sea views.

WHAT MIGHT A TRACKER MORTGAGE COST: Imagining a

90% mortgage over 25 years, the interest only monthly fee would be £7,601.65, full sum £9,342.32.

WHAT MIGHT A FIXED RATE MORTGAGE COST: with the same parameters, interest-only would be £7,488.87, full sum would be £9,233.75.

ANY EXTRA COSTS: Arrangement fee of £3,375 applies to both deals from Cheltenham & Gloucester Building Society. The figures are provided by independent mortgage brokers the Mortgage Shop (branches provincewide).

TRADE TALK

Helping you find your dream home

More Northern Irish property investors are looking abroad while the home market slows, either as individuals or in syndicates. Local company Property Finders aim to make the search easier for potential buyers and have already notched up considerable success matching high value property with businesses or individuals wanting to plant their money somewhere secure. Michele Mellroy, co-MD, commented, "Since Property Finders launched last year, we've had significant interest from potential buyers. The difference between our service and that of competitors is that we will have completed full due diligence on every single property on offer and have a rapport with the developer that means we can give sound advice based on personal experience."

Apparently, property syndicates are growing in popularity. Michele: "They're attractive as a pool of investors can come together, also syndicates are Self Invested Personal Pension (SIPP) approved, which is a bonus."

The majority of Property Finders' sales to date have been in France. Co-MD Ross Gunning said, "France is very popular among local buyers and we strongly recommend it, partly because of the government-backed incentives such as tax rebates which in some cases is offered up front to investors. Countries joining the EU are also worth considering, and Romania is another destination we hope to be recommending soon."

For more information on Property Finders' services, go to the website, www.propertyfindersni.co.uk

Patio furniture that's chic 'n' cheerful

Want to sit out in the garden or yard now the weather's summery? You'll be joining cafe society if you invest in this affordable, attractive garden furniture from B&Q. The Memphis chairs and table are chic, silvery, and cost a modest £18.49 for each chair and £36.98 for the circular table. Perfect for placing the croissants and cafe on... B&Q (Belfast and Newtownabbey).



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Top tile firm barking up the right tree

SHOWING a nice sense of humour, David Scott Tile, Stone and Furniture announce that they owe their recent success at the Tile Association's annual awards in part to the firm's canine mascot. Fergus helps out with morale at the Sandy Row-based outfit, who were named Top Independent Tile

Retailer, against stiff competition from 300 other retailers. MD Julie Scott said, "We've been taking Fergus, our Scottie, to work since he was born. With this award, he really is our top dog!" For more info on the tiles, tel 028 9023 2136, or visit the Tile Refinery, 11-19 Blythe Street, Belfast.

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