

**Your guide to local properties**

**Tu guía a propiedades en la zona**

**MAY 2024 - VOL 10**

**FREE  
GRATIS**

# Indalo Property Guide

## Indalo Guía Inmobiliaria

**Articles, Interviews, Information & Adverts in English & Spanish**

# BIENVENIDO



¡Una calurosa bienvenida a nuestra edición de mayo! Y hablando de calor, mientras se espera que las temperaturas aumenten a medida que nos dirigimos hacia el verano, es bueno que haya caído lluvia muy necesaria en nuestra región y el resto de España, como la posibilidad de restricciones de agua se cierne sobre nosotros a nivel local.

Si planeas comprar una propiedad, has venido al lugar adecuado. Esta es la única guía dedicada al sector inmobiliario en esta zona del Levante Almeriense. Y seguro que te interesa saber las últimas noticias sobre los precios de la vivienda aquí en la provincia de Almería. Un reportaje reciente en el Diario de Almería (31/3/24) afirmó que el precio de la vivienda en marzo de este año aumentó en un 8% comparado con marzo de 2023, y no parece haber ninguna señal de desaceleración en el corto plazo.

Mojácar encabeza la lista de municipios con un valor de 2.020 euros/metro cuadrado, superando incluso los precios anteriores a la crisis de 2008. Los precios en Pulpí también han subido y rondan los 1800€/m<sup>2</sup>, Vera en general está en 1500€/m<sup>2</sup>, aunque los valores en Vera pueblo son muy inferiores, 990€ frente a Vera playa. Garrucha tiene una media de 1300€/m<sup>2</sup>. Así que si la tendencia es al alza, cuanto antes entres en el mercado inmobiliario, mejor.

Esperamos que encuentres nuestra guía muy útil y disfrutes de los diversos artículos que hemos incluido que son de interés general, sino también información que es importante para la vida cotidiana, especialmente para aquellos que se trasladan aquí desde el extranjero.

# WELCOME



And a warm welcome to our May Edition! And talking of warm, whilst temperatures are expected to rise as we head towards summer, it is good that we have had some much needed rain across our region and the rest of Spain, as the possibility of water restrictions looms for us locally.

If you plan to buy property, then you have come to the right place. This is the only dedicated property guide in this local district of the Almerían Levante area. And you may be interested to know the latest about property prices here in Almería provinces. A recent report in the major local paper the Diario de Almería (31/3/24) stated that property prices in March this year rose by 8% compared to March 2023, and there seems to be no sign of a slowdown in the short term.

Mojácar tops the list of municipalities with a value of 2,020€/square metre, surpassing even the pre-crisis prices of 2008. Pulpí prices have also risen to around 1800€/sq m, Vera in general is 1500€/sq m, although values in Vera pueblo (town) are vastly lower at 990€ vs Vera playa (beach area). Garrucha averages 1300€/sq m. So if the trend is upwards, the sooner you get on the property ladder, the better.

We hope you find our Guide highly useful and enjoy the various articles we have included which are relevant to the Spanish culture, but also information that is important to everyday living, especially for those moving here from overseas.



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# 'Little but useful!'

By Louise Crawford,  
Qualified Language Trainer & Linguist

¡Hola a todos! ¡Aquí estoy de nuevo! 😊 Here I am again! This is the seventh article in this series of learning and speaking Spanish for beginners in our magazine. And we continue with speaking the natural/colloquial/street lingo in certain situations. Last month, we focused on greetings/saying goodbye and pleasantries. This time, we'll give you some useful words and phrases that you will hear in different scenarios.

When learning the language from scratch, you not only need to learn the grammar and vocab, but become confident using it. No matter how much time you spend studying, if you don't have lots of conversations, you will never become conversationally competent, so just get out there and use it!

In English we use filler words a lot like 'ummm', 'so', 'well' which give us time to gather our thoughts, but don't really convey information. The Spanish equivalent is 'pues' and you can make it longer by pronouncing it as 'pwehhhhhs'. It does also mean 'and then', 'yes', 'given that' and various other meanings, but as a filler word, it's very useful as it'll buy you time whilst you try and get your main message out – and make your Spanish sound more natural.

In addition to 'pues', my Top 10 small or short highly useful words/phrases that you'll hear a lot when out and about are:

1. **Vale** = Ok. (pronounced like 'ballet') It's even used repeatedly Vale, vale.
2. **Claro** = Of course/Right! Its literal meaning is 'clear'. It can be used on its own or in a sentence eg 'Claro que conozco el sitio' Of course I know the place. If you want to say 'Of course not', then it's 'Claro que no'.
3. **¡Venga!** = Come on! (can express frustration) or All right!
4. **¡No pasa nada!** = literally 'nothing is happening' but it means there's really no consequence, or problem. Similar to 'no worries' in English. You could also use 'Sin problema' and other expressions, but this is one of the

commonest. If you add 'hombre' (literally man) or 'mujer' (woman) on the end, it has a more familiar meaning like 'mate' in English.

6. **¡Ya está!** Sounds like 'yastá'. It means 'That's it/that's finished (over)/that's enough, as in no more explanation is necessary.

7. **¡Qué guay!** (pronounced 'why') Guay refers to something or someone cool or great. In general, you use it to express a very positive opinion of something. You can use 'guay' on its own, and for extra effect, you can say ¡Super guay!

8. **Me avisas or Avisame** (informal) or **Avísame** (formal) = let me know! So for example, 'If you see the cat today, let me know'. Si ves el gato hoy, avísame.

And these last three are handy for when you're in a bar or eatery.....

9. **¿Me cobra, por favor?** = How much do I owe you/Can I have the bill please? (Its literal meaning is Can you charge me please?, but no need to have a word for 'can'). A neat phrase that means the same as the usual 'La cuenta por favor', but it tends to be used if you're in a bar or café where you've had a quick bite or drink.

10. **¿Me pone un café solo por favor?** = Could you get me a black coffee please?. It's the same as 'Quiero.....' I'd like, but it's a natural way of asking for a drink or snack in a bar or café, but not so much used in a restaurant.

11. **Tiene buena pinta** = that looks yummy/tasty/delicious when referring to food. You can also use it to describe a good looking person in a colloquial way too, almost like the equivalent of 'she looks hot!'



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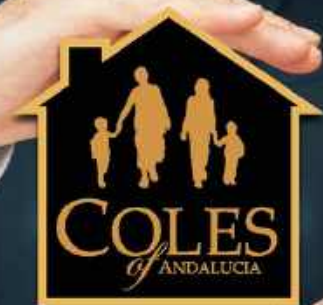
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## EL PINAR

Ref: PIN3V12

3  2 



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PRICE €299,950

## MOJÁCAR

Ref: MOJ3V13

3  3 



A majestic home commanding panoramic sea views located in the La Parata. The extended 2 bed 2 bath detached villa also boasts a separate 1 bedroom 1 bathroom guest annexe and a garage within a plot of approx. 700m<sup>2</sup>.

PRICE €459,950

## TURRE

Ref: TUR3V49

3  2 



A beautifully presented & contemporary semi-detached villa with 3 bed & 2 bath of 97m<sup>2</sup> and a plot of 236m<sup>2</sup> on the edge of Turre with amenities within walking distance. The home is built to a high standard and boasts terraces and low maintenance garden.

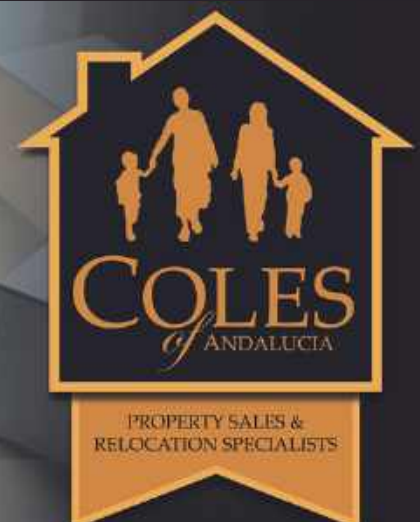
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## Bedar

From €1,600/PCM

Ref: R959 Long Term Rental

This fabulous 5 bed, 5 bath spacious country villa is situated in a secluded setting just above the traditional, picturesque white-washed village of Bedar. The property has a huge swimming pool, numerous terraces and outside dining areas making the most of the sea views.



## Mojácar Playa

From €1,875/PW

Ref: R954 Short Term Rental

This a fantastic, large villa in one of the best spots on Mojácar Playa. Within walking distance to the beach, bars, restaurants and the promenade. The villa is spread over two floors and has four bedrooms with three bathrooms, a private pool, BBQ area and wonderful sea views from the private upstairs terrace.



## Turre

From €1,000/PCM

Ref: R094 Long Term Rental

This modern 3 bedroom, 2 bathroom villa which also benefits from a 1 bedroom, 1 bathroom annex. Good size 10m swimming pools with breathtaking mountain views. The property is located in the sought after neighbourhood of Aqua Nueva, Turre.



## Mojácar Pueblo

From €785/PCM

Ref: R950 Long Term Rental

Located in a quiet corner of the village and with sea and mountain views, this 2 bedroom house is super stylish. There are four stunning terraces on different levels with ample space - great for outside dining and to sit and soak up the sun taking in the fantastic views.



## Mojácar Macenas

From €700/PCM

Ref: R005 Long Term Rental

Luxurious 2 bedroom, 2 bathroom apartment located on the beachfront within the Macenas Beach resort. It has 24 hour security, underground parking and private access to the beach, in addition the urbanization has large common areas, sea views and 2 swimming pools.



## Vera Playa

From €550/PCM

Ref: R828 Long Term Rental

This wonderful 2 bedroom penthouse apartment with private terrace and simply amazing, panoramic views, on the Al-Andalus Veranda community, one of the best-kept communities within the area, offering a communal swimming pool, tennis courts and beautiful gardens.

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Viewings two days prior to the auction

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## OUR SALE SUCCESS MEANS WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS.

### MOJÁCAR PLAYA



Magnificent 2 bedroom apartment for sale on the sought after urbanisation of Los Atalayones with beautiful lush well maintained gardens, communal pools and tennis court. This immaculate property with a modern and functional layout has never been rented out and is ready to move in.

REF. 1490

€184,998

### MOJÁCAR PLAYA



Magnificent 2 bedroom, 1 bathroom penthouse with a private solarium with breathtaking sea-views. Located just 600m from the beach and next to the Marina de la Torre Golf course. A good sized living/dining room with glass sliding doors leading directly to the South-East facing terrace enjoying the sunshine all year round.

REF. 1483

€139,990

### MOJÁCAR PLAYA



Beautiful duplex with solarium and sea views in one of the most popular areas of Mojácar. The property has its own private garden with covered terrace. This one bedroom property consists of a fully equipped kitchen, living-dining room area with fireplace and french doors leading to a private terrace.

REF. 1384

€110,000

### PUERTO LUMBRERAS



Incredible detached 3 bedroom, 2 bathroom villa for sale just 5 minutes from Puerto Lumbreras. Includes installation of solar panels with a power of 5.8 kw. The property has a 8x4m swimming pool and beautiful mountain views.

REF. 1237

€195,000

### SAN JUAN DE LOS TERREROS



Beautiful 2 bedroom, corner semi-detached bungalow with a massive roof solarium and a good sized private garden set within lush well maintained gardens and communal pool. Located in a very quiet residential area of San Juan de los Terreros yet is just a short walk from the beach and all services.

REF. 1501

€135,000

### SAN JUAN DE LOS TERREROS



A stunning detached property with 3 bedrooms and 3 bathrooms with a private pool located in the heart of San Juan de los Terreros and just 500m from the beach. This luxurious villa is finished with the highest quality materials and is the perfect package of style and comfort.

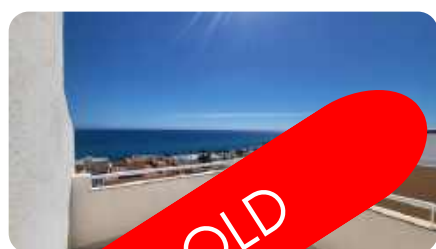
REF. 1492

€485,000



## OUR SALE SUCCESS MEANS WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS.

### CARBONERAS



Fantastic spacious triplex perfect for a family. Private solarium just 200m from beautiful Playa los Roncares in Carboneras. Sold fully furnished, well maintained, the ideal package of style and comfort, perfect for all year living or a family holiday home.

REF. 1489

€200,000

### CALASPARRA



Modern new build villas with private pool for sale in Calasparra Murcia, a traditional Spanish town with four rivers and two reservoirs. Vega Hills village is a real estate development made up of 215 independent villas, the villas are designed over one floor with a modern and functional layout using high quality materials.

REF. 1495

€314,000

### MOJÁCAR



Set in a beautiful area of Mojácar with beautiful mountain views. Connected to main road, electricity and internet. This end of terrace Cortijo has 4 bedrooms, 2 bathrooms, a large lounge with fireplace and an American style kitchen. In need of modernising but could be a great rural family home.

REF. 1458

€119,000

### CARBONERAS



Magnificent 1 bedroom beach-front penthouse for sale in Carboneras. The property comprises of 1 bedroom, with an office which could be used as a second bedroom, a full family modern bathroom, an open style fully fitted kitchen that opens to a large living/dining area which leads directly to the terrace.

REF. 1498

€150,000

### MOJÁCAR PLAYA



Beautiful detached 3 bedroom villa located in a quiet cul-de-sac in a sought after residential area of Mojácar. Just a five minute walk to the beach and a great selection of bars and restaurants. The winter terrace has charming beamed ceiling and sea views and there is an easy to maintain garden and a small garage.

REF. 1500

€450,000

### MOJÁCAR PLAYA



Commercial premises for sale in Mojácar. DON'T MISS THIS FANTASTIC OPPORTUNITY TO INVEST IN MOJACAR!

This 90m2 premises in a privileged location could easily be converted into a spacious ground floor apartment or into two studios making a great rental investment!

REF. 1488

€78,000

# WHAT ARE GREEN REGISTRATION PLATES?

If you've ever seen vehicles with green registration plates (they have a green background, white lettering, and the first letter is a P), and aren't clear as to what they mean, then read on....

Green Plates (or Placas Verdes) are temporary plates that allow you to insure and drive a non-legal foreign vehicle for up to 60 days maximum, although there is a possibility of a further short extension (which is free).



The Road Safety Law (La Ley de Seguridad Vial) establishes time limits if you are going to drive in Spain with a car with a foreign number plate. Depending on whether you are a resident or non-resident in the country, you may have one or several months to change the number plate for a Spanish one, and you must have at least third party insurance on it. If you break the law, you will pay a fine between 500-1500€.

- If you are a non-resident and you drive a vehicle with foreign registration plates, you will be able to drive in Spanish territory as long as you do not stay more than 6 months in the country, but the car must be taxed, have the equivalent of an ITV (Spanish roadworthiness test – MOT in the UK), and be insured. This is because after 183 days, Spain is considered to be your habitual residence and, therefore, it is necessary to register the vehicle here.
- If you are resident in Spain or have an establishment in Spain, you must register the car within 30 days.
- If you are using vehicles or a means of transport to move from your habitual residence to Spain, the period is extended to 60 days.

## For what reasons can you apply for green plates?

- Vehicles pending final registration: In this case, temporary permits valid for 60 days can be applied for in order to be able to drive while the final registration process is being completed.
- New vehicle to be registered in the Canary Islands, Ceuta or Melilla and purchased in another province.
- Transfer of the vehicle to the EU or abroad, previously deregistered for export.

It should be borne in mind that, in all these cases, **the vehicle must be insured and have the corresponding roadworthiness test (ITV) up to date in order to be able to drive it.**

## How do you apply for green plates?

You can use a specialist agency to apply on your behalf,

eg [www.car-registrations-spain.com](http://www.car-registrations-spain.com) or

[www.gestoriadgt.es/matricula-verde/](http://www.gestoriadgt.es/matricula-verde/) or you can do it yourself directly by obtaining an appointment for the nearest DGT office (General Traffic Department) in person, or you can apply electronically, but you must have a digital certificate.

DGT website:

[sede.dgt.gob.es/es/vehiculos/matriculaciones-de-vehiculos/matricula-temporal-placas-verdes/](http://sede.dgt.gob.es/es/vehiculos/matriculaciones-de-vehiculos/matricula-temporal-placas-verdes/)



## What do Green Plates cost if you apply yourself? (prices correct as at 1/5/24):

- 20.61€ to the DGT in the form of a temporary registration fee, that is, to have the right to put green plates on the vehicle.
- 99.77€ for the definitive plates on the vehicle.
- Metal plates are usually around 15€, while the acrylic ones are usually a little more bit more expensive.



## MOJÁCAR PLAYA

**€294,950**



Beautiful and very spacious, front line, centrally located, 2 bedroom, 2 bath/shower room, ground floor apartment, next to the commercial centre, with air conditioning to bedrooms and lounge, large private community pool with grass gardens, and large sunny terrace with sea views.

 2  2  Communal  127m<sup>2</sup> REF: PP/IV/5A

## VEAR PLAYA

**€119,950**



Lovely 2-bedroom, 1 bathroom townhouse with private solarium and terrace, 2 private residents' pools with grass gardens, ideally situated for shops, bars, restaurants and local bus services to Garrucha, Mojácar and Vera town.

 2  1  2 Communal  62m<sup>2</sup> REF: FM/JR

## MOJÁCAR PLAYA

**€148,000**



Beautiful south facing, 2 bedroom 1 bathroom, first/top floor apartment, near the centre of Mojácar Playa with lovely residents' pool and gardens, community parking, and only a few minutes' walk to the Red Cross and promenade.

 2  1  Communal  71m<sup>2</sup> REF: IZ/RS

## MOJÁCAR PLAYA

**€136,000**



Beautiful and modern air-conditioned apartment with spectacular sea views, 1 bedroom, 1 newly renovated bathroom and kitchen, large and sunny terrace, community pool, parking space, located in Puerto Marina, close to the best beach in Mojácar Las Ventanicas.

 1  1  Communal Large Terrace REF: PM/AO

## MOJÁCAR PLAYA

**€219,950**



Beautiful 3 bedroom, 3.5 bathroom townhouse on three levels, located at the north side of Mojácar Playa, near the Hotel Continental, with private garden, private south facing terrace, private underground garage and a lovely communal swimming pool and grass gardens.

 3  3  Communal  127m<sup>2</sup> REF: LP/EM

## PALOMARES

**€58,500**



Lovely 2 bedroom, 1 bathroom first floor, air conditioned, furnished apartment with private residents' pool, private underground parking and private storeroom, only a few minutes' drive to the beach and Villaricos port/marina and Vera Playa, with Mojácar Playa only 10 minutes.

 2  1  Communal  51m<sup>2</sup> REF: PAL/NM

## MOJÁCAR PLAYA

**€454,000**



Beautiful 3 bedroom, 2 bathroom bungalow villa with private pool and integral garage, just 200 metres from beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.

 3  2  Private  155m<sup>2</sup> REF: Villa EP/LH

## MOJÁCAR PLAYA

**€269,950**



Beautiful and spacious, second line and centrally located 3/4 bedroom, 2 bathroom duplex with basement with integral underground garage, with air conditioning to bedrooms and lounge, large private community pool with grass gardens, and large sunny terrace with sea views.

 3/4  2  Communal  131m<sup>2</sup> REF: CDL.GC

# 10 unusual things about dogs

If you're a dog lover, you'll be fascinated by these unusual facts about them. It helps us to understand them a little better, and appreciate how fascinating these creatures are. We often tend to humanise them, but as you will see from the dog facts below, their way of experiencing the world and behaving can be radically different from ours.

So which of these 10 facts will surprise you most?!! Here goes....

## 1. A dog's nose or truffle (trufa in Spanish) is the equivalent of your fingerprint.

A dog's truffle refers to the black, rough, moist and hairless part of the nose, and is made up of an intricate pattern of lines and grooves, which is totally unique to each dog. It is also one of the most sensitive parts of the dog's body and they are usually unhappy to have it touched.

## 2. A dog's sense of smell is so much better than yours!

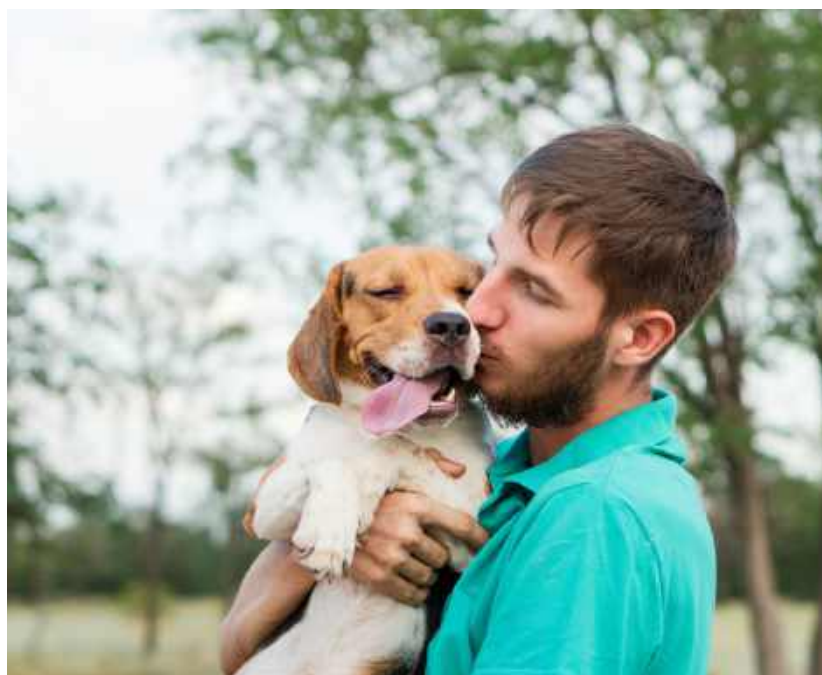
A dog has 220 million olfactory receptors in the brain (neurons that identify smells) vs 5 million of a human, and a dog's sense of smell is up to a thousand times more sensitive than that of humans. That's why they're used for finding explosives or trapped people, but are also able to sense mood changes and detect the presence of tumours, diabetes and other diseases.

## 3. Dogs can actually see colours (more or less).

It's a common myth that dogs only see in black and white. Your dog can distinguish colours, he/she just doesn't do it as well as you can. Green and red, in particular, will be difficult for a dog to distinguish and will see them almost as grey or brown. The easiest ones for them to see are yellows and blues.

## 4. Your dog dreams just like you do

Everything seems to indicate that they dream, in a similar way to the way we do. It is true that dogs sleep according to different time patterns; they tend to alternate short periods of sleep with waking periods of a few minutes, a legacy from their wild past, but when they close their eyes, their brainwaves are like those of humans.





## 5. Why does your dog go round in a circle before doing their business?

There are various theories as to why dogs carry out this ritual, but none are conclusive. The most recent one, developed by Czech researcher Hynek Burda and reported in the Washington Post, claims that it has to do with the Earth's magnetic fields. It seems that dogs always defecate facing south or north when the planet's magnetic field is stable, so spinning round would be a way of matching their internal compass with the earth's magnetic field to determine the perfect orientation for defecation.

## 6. A dog's sense of smell is so much better than yours!

When you yawn, the possible reasons are boredom or tiredness. Whilst dogs do yawn when they are tired, they can also yawn for various other reasons:

- **Appeasement:** when a dog yawns and averts his eyes, he is indicating that he does not want conflict.
- **Anticipation of something positive:** Often a dog yawns, in addition to licking his lips, when you are preparing their food, which is their body trying to control the excitement.
- **Empathy:** if you've yawned, your dog is likely to yawn too, but it has to be a real yawn: fake yawns don't create this effect!
- **Displeasure:** several rapid yawns in a row can indicate that your dog is uncomfortable or overwhelmed.
- **Anxiety:** Dogs also yawn to try to relax and relieve stress.

## 7. Dogs extend your life (literally)

Something as simple as petting a dog and playing with it for 30 minutes can lower your blood pressure by up to 10% and also cause a significant drop in cortisol, the so-called stress hormone. Long-term studies show that people who live with a pet (not just dogs, but cats too) have a lower risk of dying from a heart attack. Also, if you have a baby, living with a dog or cat will reduce the likelihood of them developing allergies in adulthood.

## 8. Not guilty!

If you occasionally find that your dog has caused mayhem when you arrive home such as destroying objects or eaten things they shouldn't have, the dog might appear to show signs of guilt when you get angry and tell them off. Whilst they might demonstrate body language such as ears down and looking at you out of the corner of his eye, our interpretation of it as showing guilt is incorrect; it's just that they are attuned to your mood and know that you're not happy with them, so they keep a low profile and are submissive.. Dogs cannot feel guilt, as this is a human emotion. Their dejection when they are scolded is due to the stress of the scolding itself.

## 9....but he can feel jealousy (in his own way)

Dogs don't feel jealousy the way we do, but they do react in a similar way: if they are displaced by another dog or person, they will want more attention.

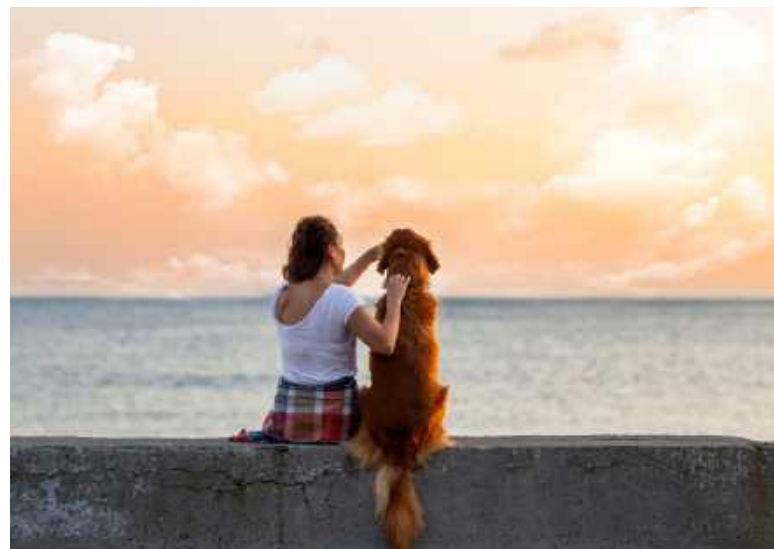
Of course, some dogs may be more prone to jealousy than others, but in such situations it is not uncommon for a dog to become intrusive, protest or be ambivalent towards newcomers. When it comes to jealousy, in the end, dogs can behave much like a toddler would: bewildered that they are no longer the only one and anxious for more attention.

## 10. Your dog uses up to 20 muscles just to wiggle his ears.

Both dogs' ears and their sense of hearing are impressive. The ears themselves have up to 20 muscles, which is why they can move them independently, bend them and rotate them. Also, dogs hear four to five times further away than we do and can perceive sounds at very high frequencies.

That's why you'll often see your dog reacting (looking in a particular direction, barking, going to investigate, etc.) for no apparent reason: they've heard something that escapes you.

Source: [hogarmania.com](http://hogarmania.com)



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[www.mojacarestates.com/property/2363/town-house-in-carboneras](http://www.mojacarestates.com/property/2363/town-house-in-carboneras)

### Apartamento Parque Residencial, Mojácar Playa



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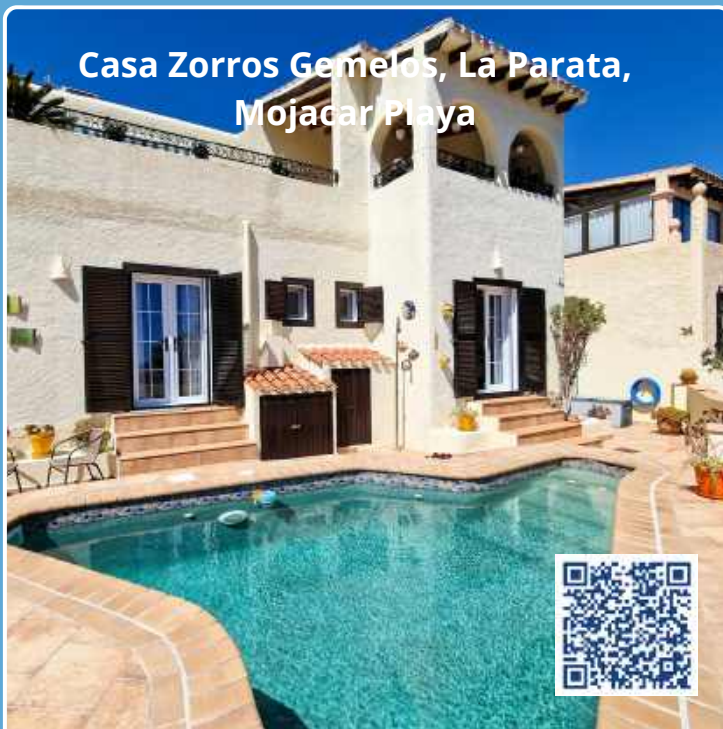
### Pueblo Altico, Mojácar Playa



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### Mojácar Pueblo



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Ref. 2798

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### Mojácar Playa



Magnificent 2 bed / 2 bath top floor apartment on Terrazas del Golf, a first line golf complex in Marina de la Torre, Mojacar Playa. The property offers magnificent views of the golf course and the mountain range surrounding the area as well as a distant sea view.

Ref. 2763

125,000€

### Mojácar Playa



Large 5 bed / 3 bath townhouse, 200 meters from beach and amenities. The property is set in a sought-after residential area of Mojácar Playa and within the grounds of a charming private community with a lovely communal garden and a swimming pool.

Ref. 2780

265,000€

### Mojácar Playa



Immaculate 2 bed / 2 bath south facing 1st floor apartment with great sea and mountain views and within 300 meters from the beach and the promenade. Virtual viewing is available.

Ref. 2775

199,000€

### Mojácar Playa



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Ref. 2795

330,000€

### Vera Playa



Very nice and spacious detached 5 bed / 3 bath villa in the prime residential area of La Rumina, Mojácar Playa. The villa has a large reception, living / dining room, sitting room, kitchen, oil run central heating, built in BBQ with eating area, terrace, garden and garage for 2 cars.

Ref. 1961

485,000€





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To find out more, contact Kirk  
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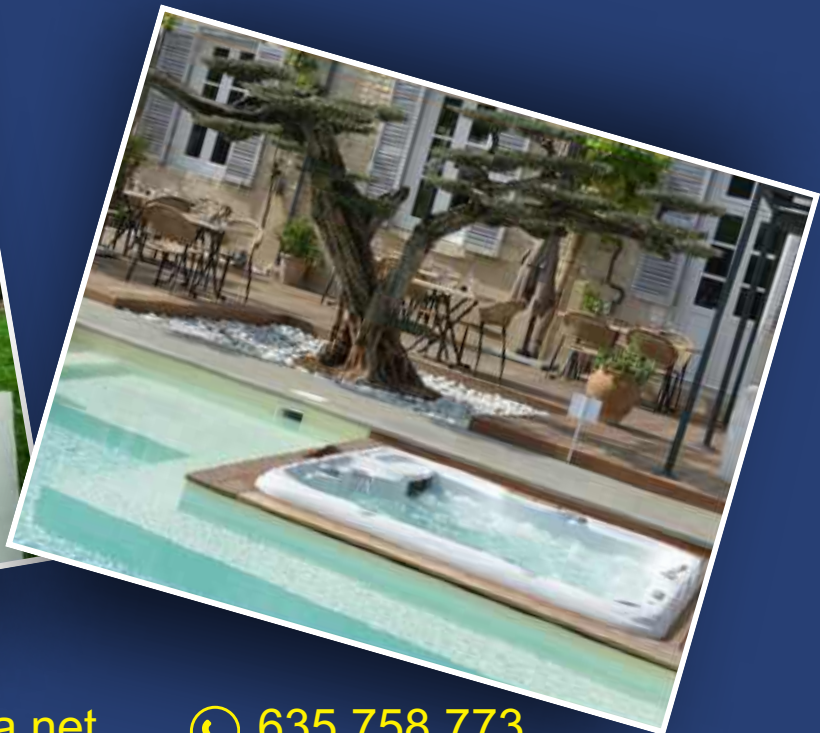


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# STEPS FOR AN EXPAT WHEN BUYING THEIR SECOND HOME IN SPAIN

BY MARÍA JOSÉ ARROYO – LAWYER & FAMILY MEDIATOR FOR CIVIL & COMMERCIAL MATTERS



The purchase of a property in Spain by a foreigner can be a laborious task and cause a major headache. For this reason it is advisable to put yourself in the hands of a Spanish lawyer who is an expert in buying & selling and property law. If the professional has extensive experience, a good reputation and knows the area where the property is located, you will have total peace of mind.

During this purchase process you will need to take the following steps:

- The prior assignment of a NIE, that is, a Foreigner's Identification Number.
- The opening of a non-resident's bank account.
- The granting of power of attorney in favour of the lawyer.
- A Due Diligence report ie the prior investigation of the property which must be carried out by the lawyer of your choice and which entails:
  - a study of the seller's title to the property.
  - investigation of land registry charges in the Property Register
  - investigation of urban development charges in the Town Hall of the municipality where the property is located.
  - review of the status of urban planning licences, both for construction and occupation (LPO, AFO, non-existence of urban planning infringements, etc.).
  - investigation of the situation of the catastral value (property register for tax purposes) for the coordination of Tax Property Register, Land Registry and Real Estate.
  - measurement of the plot and construction in the case of a property being located on undeveloped land.
  - checking if the real surface of the dwelling coincides with the legal title to avoid extension works that have been carried out at a later date.
  - Review of the general condition of the property to avoid unpleasant surprises or serious construction defects.
  - Investigation of municipal debts: IBI, Rubbish, Arbitrios (local taxes).
  - Confirmation that the property does not have any Community of Owners debts, nor any agreed extraordinary payments that may be the buyer's future responsibilities.
  - Check of the supply situation of the property (water, electricity, rubbish, etc).
  - Confirmation that the Community of Owners has not forbidden property holiday rentals of the urban complex in a Community of Owners meeting.

Importantly, we will also deal with the following aspects:

- Deposit Agreement and legal consequences in case of non-fulfillment
- Review of Means of Payment and Money Laundering Law
- Signing of Title Deeds and legal and tax withholdings
- Legal expenses and payment of taxes
- Management and registration of the title deed called Escritura de Compraventa.
- Change of ownership of the property's utilities and direct debit of all municipal services and taxes.
- Application for a Tourist Licence if required.
- Information on your tax obligations in respect of owning a property in Spain.

At ABOGADOS MAR CONSULTORES we have more than 25 years' experience advising and representing overseas clients in property purchases and sales. We are specialists in property law. Over our years of operation, we have advised and helped more than six thousand overseas clients. You can be assured of a personalised approach and transparency.

So don't hesitate! You can rely on us, whether you are selling your property in order to check and update its situation; or indeed in terms of buying a property, in the preparation of the entire purchase process, with legal certainty and peace of mind. Contact us on: [info@abogadosmarconsultores.com](mailto:info@abogadosmarconsultores.com)  
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# PASOS PARA LA COMPRAVENTA DE TU SEGUNDA RESIDENCIA EN ESPAÑA POR PARTE DE UN EXPATRIADO

BY MARÍA JOSÉ ARROYO – LAWYER & FAMILY MEDIATOR FOR CIVIL & COMMERCIAL MATTERS



La compra de una propiedad en España por parte de un extranjero puede ser una tarea laboriosa y puede darte muchos quebraderos de cabeza. Por ello es recomendable que para el proceso de compra te pongas en manos de un abogado español experto en compraventa y Ley de la Propiedad. Si además el profesional tiene amplia experiencia, buena reputación y conoce la zona donde se ubica la propiedad, tu tranquilidad será total.

Durante este proceso de compra, requerirás los siguientes pasos:

- La asignación previa de un NIE, esto es, un número de Identificación de Extranjero.
- La apertura de cuenta bancaria para no residentes
- El otorgamiento de poder a favor del abogado
- Informe Due Diligence, esto es, la investigación previa de la propiedad que necesariamente ha de realizar el abogado que elijas y que conlleva:
  - El estudio del título de propiedad del vendedor
  - Investigación de cargas registrales en Registro Propiedad
  - Investigación de cargas urbanísticas en Ayuntamiento del Municipio donde radique la finca
  - Revisión de situación de licencias urbanísticas, tanto de construcción, como de ocupación (LPO, AFO, No existencia de infracción urbanística, etc).
  - Investigación de situación de Catastro para la coordinación de Catastro, Registro y Realidad.
  - La medición de la parcela y construcción en caso de vivienda ubicada en suelo no urbanizable
  - Revisar si la superficie real de la vivienda coincide con el título para evitar obras de ampliación que hayan sido con posterioridad y no estén declaradas.
  - La revisión del estado general de la vivienda para evitar sorpresas desagradables o defectos constructivos serios.
  - Investigación de deudas municipales: IBI, Basuras, Arbitrios
  - Confirmación que la vivienda no cuenta con deudas de Comunidad de Propietarios, ni con derramas extraordinarias acordadas que puedan ser responsabilidades futuras del comprador.
  - Chequeo de situación de suministros de la propiedad (agua, electricidad, basura, etc)
  - Confirmación que la Comunidad de Propietarios no ha prohibido en Junta de Propietarios el alquiler turístico del complejo urbanístico.

- Contrato de Arras y consecuencias jurídicas en caso de incumplimiento
- Revisión de los Medios de pagos y Ley Blanqueo Capitales
- Firma Escritura Propiedad y retenciones fiscales y legales
- Gastos Legales y pago de impuestos
- Gestión e inscripción del título de propiedad llamado Escritura de Compraventa.
- Cambios de titularidad de suministros de la vivienda y domiciliación bancaria de todos los servicios e impuestos municipales
- Obtención de Licencia Turística
- Información sobre tus obligaciones fiscales a partir de ser propietario de una vivienda en España

En ABOGADOS MAR CONSULTORES contamos con más de 25 años asesorando y representando a extranjeros en las operaciones de compra y venta. Somos especialistas en Derecho de Propiedad. A lo largo de nuestros años hemos asesorado y ayudamos a más de seis mil extranjeros. El trato individualizado y la transparencia nos avalan.

Por tanto, no lo dudes! Cuenta con nuestra ayuda, tanto si estás vendiendo tu propiedad con objeto de chequear y actualizar su situación; como si estás pensando en comprar una vivienda en la preparación de todo el proceso de compra, con seguridad jurídica y tranquilidad para tu mente.

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Do you need help sorting out your tax affairs, doing your tax returns or setting up a business in Spain? Fran at Aznar

Asesores, based in an accessible office in Mojácar Playa is a highly experienced, reputable and friendly accountant who speaks excellent English and can help you with most fiscal and accountancy matters related to individuals and businesses.

Many small businesses owners don't realize that a staggering 80% of businesses fail within the first 18 months. Typically, one of the main causes is poor financial management. Partnering with an experienced, reputable accountant will actually help you to achieve your goals and set you up for long-term success.

*"Fran has been our company accountant at Blue Sea Villas for several years and represents over half of my BSV clients. He is a qualified and experienced accountant, who is competent in all Tax Return Preparation Services. Bilingual, honest and a true pleasure to work with, he has a no-nonsense approach, and goes over and beyond what he is required to do. I would not hesitate to recommend his services to anyone"* Wendy Lester, Blue Sea Villas.

**Contact Fran on +34 687 503 209 or by email on [franaznargarcia@yahoo.es](mailto:franaznargarcia@yahoo.es)**



¿Necesitas ayuda para resolver tus asuntos fiscales, hacer tus declaraciones fiscales o montar un negocio?

Fran de Aznar Asesores, quien tiene una oficina de fácil acceso en Mojácar Playa es un contable altamente experimentado, de buena reputación y amable y puede tratar con la mayoría de los asuntos fiscales y contabilidad relacionados con particulares y con empresarios.

Muchos propietarios de pequeñas empresas no se dan cuenta de que un asombroso 80% de las empresas fracasan en los primeros 18 meses. Normalmente, una de las principales causas es una mala gestión financiera. Asociarse con un contable experimentado y acreditado te ayudará realmente a alcanzar sus objetivos y te preparará para el éxito a largo plazo.

*"Fran ha sido el contable de nuestra empresa en Blue Sea Villas durante varios años y representa a más de la mitad de mis clientes de BSV. Él es un contable calificado y*

*experimentado, que es competente en todos los servicios de preparación de declaraciones fiscales. Bilingüe, honesto y un verdadero placer trabajar con él, tiene un enfoque práctico, y va más allá de lo que se requiere hacer. No dudaría en recomendar sus servicios a cualquiera"* Wendy Lester, Blue Sea Villas.

**Ponte en contacto con Fran en el 687 503 209 o por correo electrónico en [franaznargarcia@yahoo.es](mailto:franaznargarcia@yahoo.es).**







# Annual Income Tax Return and IRPF

*Every taxpayer in Spain is required to file an annual tax return if their income exceeds certain thresholds, or if they have various sources of income that need to be reconciled. State personal income tax applies to the whole of Spain and is managed by the State.*

The annual income tax return to file for residents is known as the Declaración de la Renta, and the tax is Impuesto sobre la Renta de las Personas Físicas (IRPF), which is, in effect, Personal Income Tax. Personal Income Tax (IRPF) is a personal and direct tax which is levied on the income of individuals in accordance with their personal and family circumstances. A person is considered a resident in Spain for tax purposes if they live in Spain for more than 183 days of the calendar year or if the principal centre of activity or physical base of their economic interests is in Spain.

To register for tax in Spain, you will need to get your NIE (foreigner's identity certificated) from the local foreigners' office (Oficina de Extranjeros) or police station. You must notify the tax authorities in your home country that you have moved to Spain and register as a Spanish tax resident before the Spanish tax authorities (Agencia Tributaria) through the tax form 030.

The filing window for the 2023/2024 tax return opens on 3rd April 2024 and closes on 1st July 2024. It's important to note that you may face penalties for filing late. You must declare your total income for the previous tax year (so for 1 Jan-31 Dec 2023) to the Spanish Tax Agency (Agencia Tributaria) or AEAT.

For those who are non-residents but earn income in Spain, it's essential to be aware of the obligation to file a tax return and report any Spanish income. This includes income from employment, economic activity, property rentals, or capital gains from selling assets located in Spain. Furthermore, international taxation rules such as double taxation treaties may apply, potentially affecting the withholding rates on your income.

You should use the services of a gestor (tax adviser/accountant) to navigate the complexities of the Spanish tax system, and to file the return electronically through the Spanish tax authority's website, which is faster and more convenient than by phone or in person at a tax

office. However, if you want to do some fact finding by yourself first, you can consult the Tax Agency website: [sede.agenciatributaria.gob.es/Sede/en\\_gb/irpf/tengo-que-presentar-declaracion](https://sede.agenciatributaria.gob.es/Sede/en_gb/irpf/tengo-que-presentar-declaracion) or for basic tax information on most types of tax, you can phone them on 915 548 770 (also accessible through 901 335 533) Monday to Friday 0900-1900 (until 1500 in August) (English spoken).

IRPF is a personal, progressive tax, ie the higher the income, the greater the taxation. The State sets its income bands and respective tax rates, but each autonomous government has been permitted to set its own bands and rates, and tax rates in Spain vary from one autonomous community to another. Consequently, the final tax bands and rates affecting taxpayers in each region are calculated from a combination of the two. Thus, the rates of the region where you are registered as a tax resident will apply.

The state tax rates for the declaration of your 2023 income tax are listed below, but remember that you need to take account of the 'local' rates for this community, ie Andalucía. For more information on the latter, you should check out the Andalusian government website, specifically this page: [juntadeandalucia.es/organismos/economiahaciendayfondoseuropeos/areas/tributos-juego/tributos/paginas/medidasautirpf23.html](https://juntadeandalucia.es/organismos/economiahaciendayfondoseuropeos/areas/tributos-juego/tributos/paginas/medidasautirpf23.html)

State tax rates for IRPF 2023

| Gross Income       | Tax Rate |
|--------------------|----------|
| 0 - 12,499€        | 19%      |
| 12,450 - 20,199€   | 24%      |
| 20,200 - 35,199€   | 30%      |
| 35,200 - 59,999€   | 37%      |
| 60,000 - 299,999€  | 45%      |
| More than 300,000€ | 47%      |



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# Maximise the returns on the sale of your Spanish property



Thinking of selling your Spanish property? With its sun-soaked landscapes, vibrant culture, and relaxed lifestyle Spain remains a sought-after destination for buyers. But as the market becomes more competitive, it's essential to employ smart financial strategies to maximise your returns.

## Currency risks

Selling a property in Spain involves more than just finding the right buyer. Currency volatility can significantly impact the overall proceeds from your property sale. Even slight fluctuations in exchange rates can affect the amount you receive when repatriating the proceeds from your sale.

For example, since the start of 2024, the GBP/EUR exchange rate has traded between £0.87 and £0.85. While a couple of pence might not sound like a lot, it would mean a difference of £8,000 on a €400,000 transfer.

While monitoring currency exchange rates might not be your top priority, getting expert advice in this area can help you maximise your returns.

## Limiting your exposure to currency volatility

The best way to avoid getting caught out by currency volatility is to work with an FX specialist, such as Currencies Direct.

An experienced currency broker can offer you updates and insights, so you stay informed about the latest market trends. This way, you are best able to capitalise on favourable exchange rates.

You are likely to secure a more competitive exchange rates compared to using traditional bank, whilst also avoiding the additional fees they often levy on each transfer.

Furthermore, some specialists offer transfer services that can help limit your exposure to currency volatility. For instance, a forward contract allows you to fix an exchange rate for up to a year in advance. Helping you to protect your money from any unfavourable movement while going through the often-lengthy process of selling a property.

## Raising a banker's draft

When finalising the sale of your property, you will receive the sale proceeds through a banker's draft. This document guarantees the transfer of funds for the property sale, providing security for both the seller and the buyer.

Unfortunately, Spanish banks tend to charge a fee for depositing a banker's draft. This fee typically ranges from 0.5% to 1% of the total amount, which could cost you thousands.

Once again, you could save a significant amount of money by working with Currencies Direct. Thanks to their partnership with CaixaBank, you'll never pay more than €200 for a banker's draft, regardless of the amount deposited.

## Personalised service, global reach:

Every property journey is unique, and your financial strategy should be tailored to your specific needs. Whether you have experience selling a property or this is your first time, having a support system that speaks your language, figuratively and literally, can make the whole process far easier.

Currencies Direct goes beyond a one-size-fits-all approach. Their commitment to personalised service means that your unique financial needs are taken into account. Their global network and expertise in the local property market make them the ideal partner to help you get the most for your money when selling a property in Spain.

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# MOORS AND CHRISTIAN FESTIVAL

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The Moors and Christian Festival is a remarkable, colourful spectacle that is held annually in Mojácar; this year it takes place on the 14th, 15th and 16th of June. The festival is a reenactment of historical battles and the peaceful and negotiated surrender of Mojácar and the surrounding villages to the Christian King at the end of the 15th century. It promotes the ideal of peaceful co-existence and mutual respect between cultures and religions, between Muslims, Christians and Jews. The festival is a fascinating blend of history, music, dance, and pageantry that attracts thousands of people from all over the world.

But this festival is not unique to Mojácar! It is celebrated in many cities and towns in the southeast of Spain; particularly in those of the Valencia and Alicante Communities, and they take place at different times of the year. The most important one in terms of age, beauty and pomp is that of Alcoy (Alicante-Valencian), which has been declared of International Tourist Interest, and is held in late April.

The festival begins with an elaborate procession through the streets of Mojácar, featuring the traditional delivery of the keys to the city where the Moorish king hands over the keys to the Christians of Mojácar. It is truly a sight to behold.

Throughout the festival, the streets are adorned with vibrant decorations, and the air is filled with the sounds of traditional music and cheers from the enthusiastic crowd. Various events and activities are organized to entertain and engage the audience. One of the highlights is the reenactment of the battles between the Moors and Christians,

complete with horseback riding, sword fights, and pyrotechnic displays. The participants put on a show that is both thrilling and educational, allowing visitors to immerse themselves in the history and culture of the region.

Activities are also carried out on the beach with a horse ride and dressage exhibition and shots from the sea and land. There is also a parade of troops along the coast and a medieval tournament which takes place on the beach. On the back of their steeds, Moors and Christians fight for the handkerchiefs hung by ladies.

In addition to the reenactments, there are also parades, live music performances, dance shows, medieval market and traditional food stalls offering a taste of local cuisine. Visitors can indulge in delicious tapas, paella, and other Spanish delicacies while enjoying the festive atmosphere. The festival provides a unique opportunity to experience the vibrant spirit of Mojácar and its people.

The Moors and Christian Festival is not only a celebration of history but also a reflection of the local community's pride and unity. The festival is organised by dedicated volunteers who work tirelessly to ensure its success year after year. Their passion and commitment are evident in every aspect of the event, from the detailed costumes to the engaging performances.



# LA FIESTA DE MOROS Y CRISTIANOS



La Fiesta de Moros y Cristianos es un espectáculo singular y colorido que se celebra anualmente en Mojácar, y este año tiene lugar los días 14, 15 y 16 de junio. La fiesta es una recreación de batallas históricas y de la rendición pacífica y negociada de Mojácar y los pueblos cercanos al rey cristiano a finales del siglo XV. Promueve el ideal de coexistencia pacífica y respeto mutuo entre culturas y religiones, entre musulmanes, cristianos y judíos. La fiesta es una fascinante mezcla de historia, música, danza y pompa que atrae a miles de personas de todo el mundo.

Pero esta fiesta no es exclusiva de Mojácar. Se celebra en muchas ciudades y pueblos del sureste de España; especialmente en los de las Comunidades Valenciana y Alicante, y tienen lugar en diferentes épocas del año. La más importante por antigüedad, belleza y boato es la de Alcoy (Comunidad Valenciana-Alicantina), declarada de Interés Turístico Internacional, y que se celebra finales de abril.

La fiesta comienza con una elaborada procesión por las calles de Mojácar, que incluye la tradicional entrega de las llaves de la ciudad, en la que el rey moro entrega las llaves a los cristianos de Mojácar. Es un verdadero espectáculo para la vista.

Durante toda la fiesta, las calles se adornan con vibrantes decoraciones y el aire se llena con los sonidos de la música tradicional y el aplauso de la entusiasta multitud. Se organizan diversos actos y actividades para entretener y hacer participar al público. Una de las actividades más destacadas es la recreación de las batallas entre moros y cristianos, con cabalgatas, luchas de espadas y

espectáculos pirotécnicos. Los participantes ofrecen un espectáculo a la vez emocionante y educativo, que permite a los visitantes sumergirse en la historia y la cultura de la región.

También se realizan actividades en la playa con un paseo a caballo y una exhibición de doma y disparos desde mar y tierra. También hay un desfile de tropas por la costa y un torneo medieval que tiene lugar en la playa. A lomos de sus corceles, moros y cristianos luchan por los pañuelos que cuelgan las damas.

Además de las recreaciones, también hay desfiles, actuaciones musicales en directo, espectáculos de danza, mercado medieval y puestos de comida tradicional que ofrecen una muestra de la gastronomía local. Los visitantes pueden degustar deliciosas tapas, paella y otros manjares españoles mientras disfrutan del ambiente festivo. El festival ofrece una oportunidad única de experimentar el vibrante espíritu de Mojácar y sus gentes.

La Fiesta de Moros y Cristianos no es sólo una celebración de la historia, sino también un reflejo del orgullo y la unidad de la comunidad local. El festival está organizado por voluntarios entregados que trabajan incansablemente para garantizar su éxito año tras año. Su pasión y compromiso son evidentes en todos los aspectos del evento, desde los minuciosos trajes hasta las atractivas actuaciones.



## Albox

From €800/PCM

Ref: R931

This is a lovely large 5 bedroom property with a large lounge and a spacious fully fitted kitchen diner with separate utility room. The master bedroom has an en suite which leads out to a terraced balcony, there are a further 4 bedrooms / 3 bathrooms and a dressing room. There is a double sized integral garage with a large wine cellar offering extra storage. Located just 5 minutes away from the town of Albox with all of its amenities.



## Arboleas

From €1,100/PCM

Ref: R097

Villa Casa Pablo is beautifully furnished and maintained to a high standard, located just outside the pleasant village of Arboleas, boasting fantastic views of the mountains from all aspects. There is a lovely sunny garden with a large 12 metre private swimming pool.

A large spacious kitchen fully equipped with everything you need including oven, hob, microwave, fridge/freezer and dishwasher.



## Arboleas

From €850/PCM

Ref: R021

This is a super 4 bedroom, 3 bathroom detached villa in the very popular La Perla, Arboleas area. The main villa has 3 bedrooms and 2 bathrooms and there is a separate annex with double bed and en-suite. The villa also benefits from private 8x4m swimming pool, a range of terraces, roof solarium and bar. The property has electric double gates to the drive and ample parking for 3 cars.



## Arboleas

From €850/PCM

Ref: R076

This 2 bedroom detached villa has been renovated and modernised to a very high standard in the popular El Prado, Arboleas area. The villa benefits from a renovated private swimming pool and terrace area. The property has private parking. Fully furnished living room with WiFi and Smart TV with British TV App. There is a covered terrace which is fully enclosed with fly screens leading out to the large pool area with built in BBQ.



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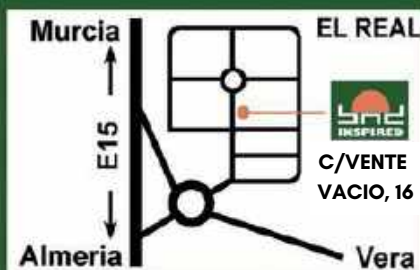
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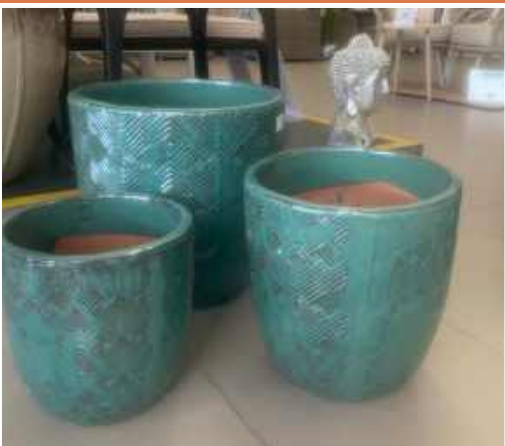


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A1517

139'950€

## Cortijo Grande



CORTIJO GRANDE: Apartment with Fabulous Views. 2 Beds. 1 Bath. Lovely Terrace. Easy Parking. Close to Turre & Amenities.

A1516

103'000€

## Mojácar



MOJACAR: Golf Property. Ground Floor. 2 Beds. 2 Baths. 2 x Underground Parking Spaces. Gymnasium. Store Room. Sea Views. Golf Views. Swimming Pool. Close to the Beach.

A1509

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## Mojácar



MOJACAR: Cueva del Lobo. South Facing First Floor Apartment with a Lovely Terrace. Just a short stroll to the Bars, Restaurants & Beaches. 2 Beds. 2 Baths. Communal Pool. Easy Parking.

A1507

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## Mojácar



MOJACAR: Montemar. 3 Bed. 3 Bath. Townhouse. Very close to Commercial Centre & Amenities. Lovely Sea views. Communal Pool. Integral Garage. Lots of Storage. Great Family Home.

LV838

399'950€

## Mojácar



MOJACAR: Golf Property. Stunning Sea Views. Large Terrace. 3 Beds & 2 Baths. New Flooring. New Bathrooms. New Kitchen. 2 x Communal Pools. Easy Parking. Must See Property.

A1501

155'000€

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MOJACAR: OPPORTUNITY! Large Villa. 3 Beds. 2 Baths. Indoor Heated Pool. Integral Garage. Electric Gates. Large Plot. Numerous Terraces. Great Location Close to Bars, Shops & Beaches.

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