

**SELFIBA**

**THE SOLUTION FOR**

**FINANCIAL FLEXIBILITY AND  
PROTECTING YOUR CAPITAL**

## SELFIBA – A FINANCIAL INSTRUMENT

### The financing model without Banks

During times of economic uncertainty it is wise to have a mix of investments. While the value of stocks fluctuate, real estate values tend to be more stable. Often viewed as longer term investments, real estate can be difficult to turn into a liquid asset quickly. Banks may be reluctant to lend further funds and time pressures can force the need for a sale. This need to sell in order to release capital quickly means that an optimum price is rarely obtained. Time constraints and financial commitments are restricting your ability to gain from your real estate investment.

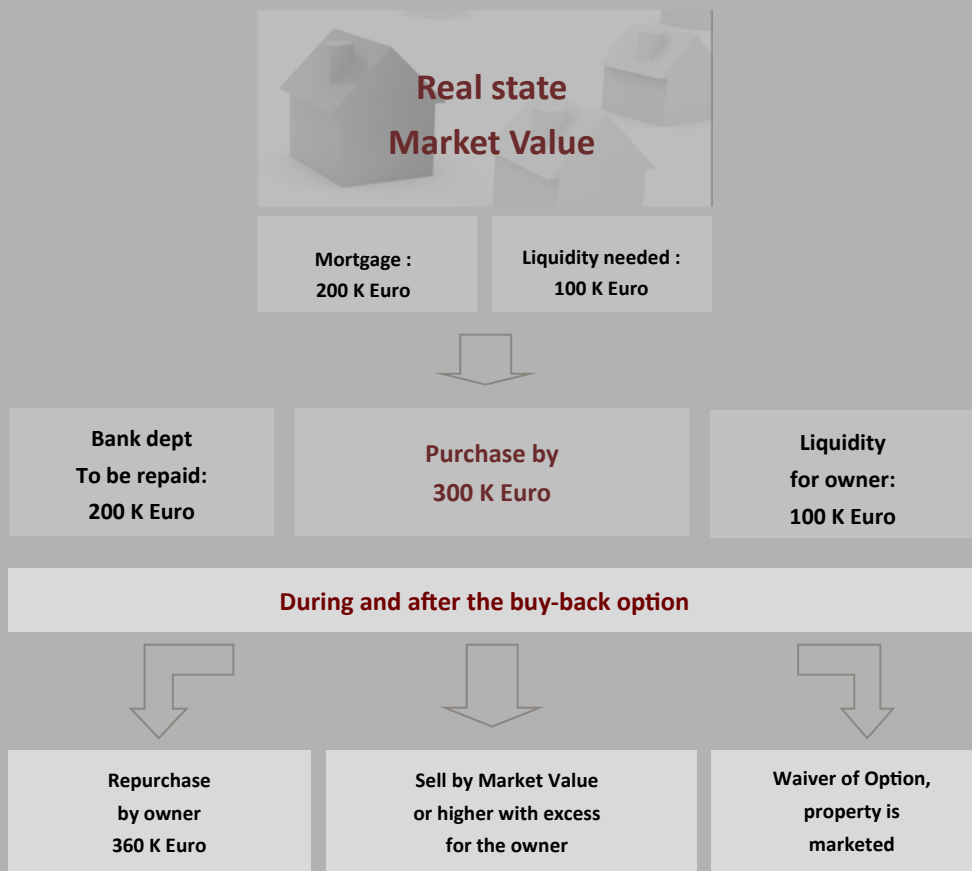
SELFIBA is the answer if you find yourself in the position of needing liquidity quickly. By adhering to this financial model, the property will still need to be sold, but SELFIBA allows you the option of buying it back within a year. In addition you will

### Solution of problems - SELFIBA

The principal goal of SELFIBA is to help investors who are looking for liquidity. You may have a project that needs finance or you may be facing foreclosure or auction of a property in order to meet debts or financial obligations. By making use of the SELFIBA model, property owners are given breathing space in order to solve their financial situation. Each case is considered on an individual basis, analysing existing debt and circumstances. SELFIBA takes over the property at an agreed price, offering the owner better terms than the bank. There is a time period agreed for possible re-purchase by the owner. The result provides the owner with time, and better, more flexible liquidity. If SELFIBA takes over the property due to threatened foreclosure SELFIBA represents your interests as owner during the option period. In certain cases, depending on the mortgage value of the property SELFIBA is able to provide you with



## SELFIBA - AN EXAMPLE



## HIGHEST FLEXIBILITY

As a SELFIBA client you gain time, liquidity and simultaneously protect yourself against the total loss of your property due to possible foreclosure. In addition, the buy-back option allows you the opportunity to sell the property at any time during the option period (usually 12 months). Of course, the sale needs to be at a price exceeding the total costs of the option (repurchase price + costs + any premiums). Any achieved surplus will be credited to the owner.

SELFIBA has many benefits.

Property bought by SELFIBA:	300.000,- EUR
Price of the repurchase option:	360.000,- EUR
Costs of repossession:	18.000,- EUR*
<b>Total repurchase price:</b>	<b>378.000,- EUR</b>
Sale of the property during	
Option for the current market price:	700.000,- EUR
<b>Your achieved Net-profit:</b>	<b>322.000,- EUR</b>
+ Previously paid cash:	100.000,- EUR

\* Starting from 5% for notary costs, transcription costs and taxes

\*\* Profit before possible taxes





## THE BENEFITS

- You win the most important factor in critical situations: time
- Financial constraints can be bridged and there is a chance to sell at a later date at a significantly higher price
- You will be debt free after the full repayment of mortgage loans
- You gain liquidity by eliminating existing principal and interest charges
- You will receive repayment of the loan, further liquidity that you can use to pay overdue bills or invest in other projects
- All Land Registry entries are deleted
- You can continue to use your property
- The property is sellable during the option period with profit in your favour
- Despite financial difficulties, you will not be forced to sell under unfavourable conditions. A forced sale is postponed until the option expires.

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