

VIVLA

Vivla Warranty Legal & Financial



Enjoy while your money works for you

A robust Legal Model

Always market below prices or in
promotion

Finance up to 100% of your fraction

Investment, revaluation of the
home.

Liquidity, help you sell





Meet our partners

A robust team with top-notch partners

REAL ESTATE

We guarantee the best properties in each destination thanks to the collaboration of our network of expert real estate partners.

LEGAL AND FISCAL SECURITY

Enjoy your home and your investment with the peace of mind that comes from going hand in hand with the number 1 law firm in Spain

SELECTION WITH DATA

Vivla uses multiple analytics platforms to choose the best opportunities for your money

VALIDATION

All our operations have the valuation of one of the world leaders in real estate advice

VIVLA BY ANDBANK LOAN

5-year bullet loan (renewable for another 5) with exclusive conditions providing your portfolio of financial securities as collateral

LUCAS FOX, ENGEL &
VÖLKERS, LANTANA, REMAX
COLLECTION, JOHN TAYLOR,
ETC...

GARRIGUES

 brainsre

savills

ANDBANK /
Private Bankers





True Legal Ownership, adapted for you.

A robust legal framework developed by Garrigues (#1 law firm in Spain), that guarantees true ownership without the typical hassles of being a sole homeowner.



You are co-owner and shareholder of an SL, you sign a partnership agreement.



You will be able to buy and sell whenever you want and at the price you want.



Upon signing, the co-owners own 100% of the house. We sell all the shares and do not remain co-owners in the legal structure.



Co-owners have total freedom to manage the house and vivla takes care of incidents.



Holding real ownership of the house, you have scriptures.





Financial Return, We only buy properties with high historical revaluation



Save while you enjoy and save every year by owning instead of renting



Guaranteed liquidity
Sell your fraction whenever you want, exchange it for another Vivla house



Finance up to 100% of your fraction and pay interest only for the life of the loan



Access the exclusive real estate market, invest in a safe haven asset that generates wealth in the long term.



Data analysis and Data driven

Thousands of homes analysed to find the best opportunities.



We have analyzed 4832 houses in 8 destinations and we have selected the top

★★★★★ PRIME LOCATION

★★★★★ EXTERIORS

★★★★★ INTERIORS

★★★★★ DESIGN

★★★★★ PRICE

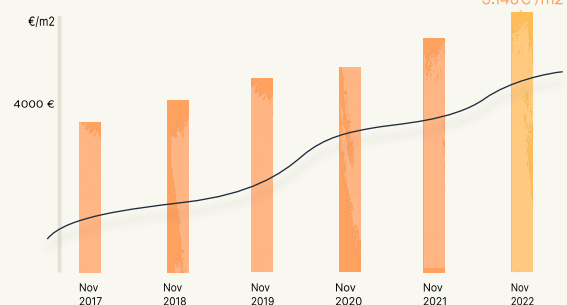




Financial Return, We only buy properties with high historical revaluation

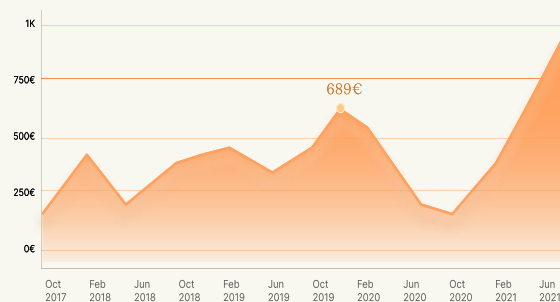


HISTORICAL EVOLUTION OF M2 IN BAQUEIRA



We analyze the historical evolution of prices in the area and historical occupancy rates, average daily rate...

AVERAGE DAILY RATE



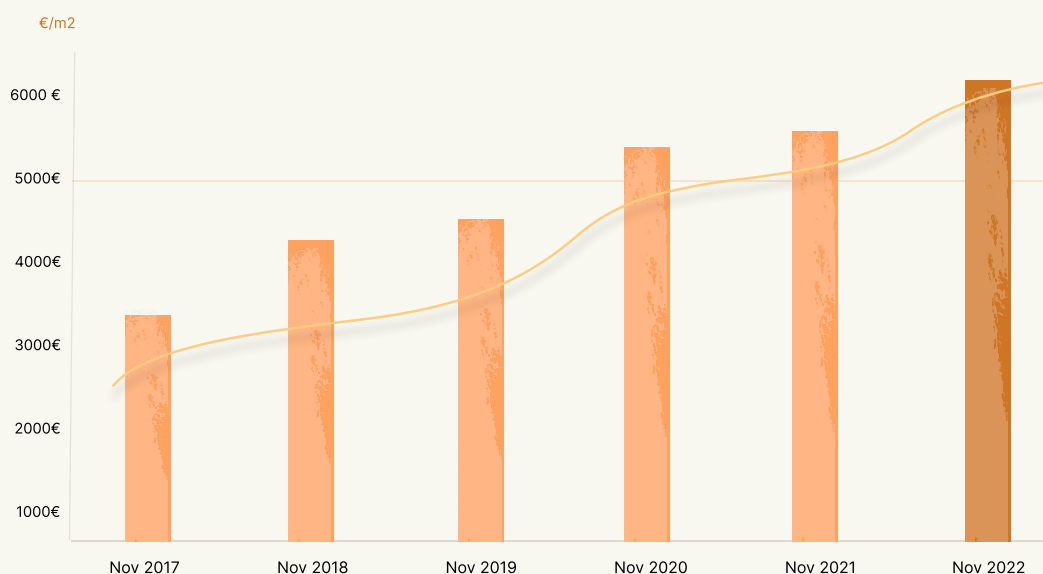
We make sure to find properties with the best profitability and to execute the whole buying and selling process.





Access the exclusive real estate market, invest in a safe haven asset that generates wealth in the long term.

➤ Historical evolution of the price per m2 in exclusive housing in Spain



fuelle: idealista

Our main objective is to maximize the return on your investment, guiding you throughout the process with thorough research.





Finance up to 100% of your fraction and pay interest only for the life of the loan

Vivla has created, together with Andbank, a customized pre-approved pledged loan for the purchase of fractions of VIVLA, with conditions similar to those of a mortgage.

The guarantee of this loan is a portfolio of financial assets (investment funds, bonds, shares, derivatives, deposits, etc.) equivalent to a 50-75% loan on the value of the portfolio.

Up to 100% financing Pledged loan Euribor + 1% 5-year renewable 10-year

1/8 Fraction

Amount

Up to 100% of the fraction cost

Interest

EURIBOR + 1%

Term

5 years, renewable for another 5 years

Amortization

Full repayment of the principal at maturity (bullet). Interest-only payments until maturity

Opening commission

0.50%, No commission for total or partial cancellation





Guaranteed liquidity

Sell your fraction whenever you want, exchange it for another Vivla house



First 12 months

Change your fraction for another of a Vivla home



After 12 months

You can put your fraction up for sale at the price you consider.



Year 10

Liquidity window in year 10

VIVLA co-owners have three liquidity windows.

During the first 12 months, a VIVLA co-owner may exchange their fraction in a VIVLA home for any other available VIVLA fraction. If the price of the new fraction is higher, pays the difference. If it is less, the difference remains as a credit to cover the maintenance costs of the new fraction.

As of the 12th month, a VIVLA co-owner can put the fraction up for sale at the price he considers. You can sell through Vivla or any real estate agency.





Save while you enjoy
and save every year by owning
instead of renting

30,700€

Price for 6 weeks per year to
Formentera (renting)

595 € noche ★ 4,92 - 49 evaluaciones	
LLEGADA	SALIDA
3/4/2023	9/4/2023
HUÉSPEDES 2 viajeros	
Reservar	
No se te cobrará nada aún	
595 € x 6 noches	3.570 €
Comisión de servicio	610 €
Total	4.180 €

1.395 € noche ★ 4,92 - 49 evaluaciones	
LLEGADA	SALIDA
10/7/2023	16/7/2023
HUÉSPEDES 2 viajeros	
Reservar	
No se te cobrará nada aún	
1.395 € x 6 noches	8.370 €
Comisión de servicio	1.430 €
Total	9.800 €

5 Weeks in low season

1 week in high season

338,700€

Price for your home in
Formentera (with Vivla) **In 10
years you have amortized and
revalued it.**



1 Week in high season + 2 Weeks in mid
season + 3 Weeks in low season

- + 100% financing of the fraction
- + Property management
- + Guest Experience and extra services



Exciting homes full of
life, Exciting lives full of
homes.





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