

House, Varusha, 70 sq.m, € 25 000 (£ 317 / \$ 434 / € 357 sq. m)



Total size: 70 sq.m

Yard area: 35 sq.m

Bedrooms: 4

Construction type: trimmer joists

Joinery: Wood windows

Built-up area: 35 sq.m

Floors: 2

Bathrooms: 1

Heating:

authentic house for sale

The house is in the Renaissance architectural style and is situated in the most wonderful residential quarter in the [city of Veliko Tarnovo](#) - Varusha quarter. Quietness and tranquility will surround you.

Specifications: The house is situated just 5 minutes from the city centre. The property is 120 sq.m. with a wonderful city view.

Disposition: Ground floor - stone cellar, bathroom with WC. First floor - three rooms, corridor. Inner staircase leads to the second floor - big room, storage and a corridor.
accents

- Excellent investment opportunity;
- Panorama;
- New, repaired roof

Why you trust us...

When organizing your trip to Bulgaria to view or purchase property it is very important that your trip is free from any troubles so you can focus on the main reason for your trip - to choose the right property. We, at Mirela Real Estate agency will be more than happy to organize your viewing trip to Bulgaria.

Before you come to Bulgaria we can organize or recommend a number of hotels providing accommodation.

On arrival you will be greeted by a friendly and highly trained representative.

Afterwards we will arrange for you the viewing of properties you may be interested in at any time convenient to you. At that time you will be accompanied by an experienced and qualified employee of ours to provide consultancy, interpretation and assistance when required.

Mortgage Loan possibilities...

You can rely on a Mortgage Loan from a Bulgarian bank that will finance your purchase, even if

your income originates from another country. Mirela Real Estate agency has a partnership with leading Bulgarian Banks based on a licensed contract, by the force of which we represent them, a sign of respect and trust. Our credit specialists offer consulting services to our foreign clients and this service is free.

Here are the main characteristics of a standard mortgage loan in Bulgaria are, as stated by two of the leading banks in the country - United Bulgarian Bank and First Investment Bank.

UBB - United Bulgarian Bank

The client segments are the citizens of the European Union, USA and Canada. The minimum amount of the credit is Eur 7500, the maximum is Eur 250 000 for a period of up to 20 years. A person must be at least 23 years old to be considered eligible and the age plus the loan period shouldn't exceed 65 years. For the first year the interest rate is 1.5% or 5.9% for the first 3 years. There is a standard interest rate for the rest of the loan period which is 6.5%. The bank has an application fee of BGN 20 and an administration fee of 0.5%. The prepayment fee is 5%.

First Investment bank

Every able local or foreign citizen is considered an eligible borrower. However, if the acquired property is a plot, a local citizen should acquire a property. There are no limits concerning the maximum loan amount. The maximum term is 240 months with a loan purpose - acquisition of a real estate.

There is an option of a period when the borrower pays only interest which may be up to 12, 24 or 36 months. After it equal monthly installments during the loan term are paid. In case of overdue payments the bank charges a penalty interest rate. The application fee is Eur 50 and the management fee is 2%. You can read more on the fees and charges on their website. The applicant's income should be 1.50 times the monthly installments. The minimum income that should remain per member of the household is 500 Eur for adults and 250 Eur for children.

The term for approving the application is usually up to 2 days.

Finishing and furnishing...

For owners of properties in Bulgaria, interested in renting their premises or for those who want to feel their property like a real home we can take up organization and control or full completion of construction or repair works. Mirela Real Estate Agency is in partnership with companies that offer complete line of furnishing services including ready set furniture packages that meet the requirements of the rental management companies. If you prefer our partners can help you design an ideal interior to suit your taste and style, and completely furnish the property so that everything is ready for you.



Contact person

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