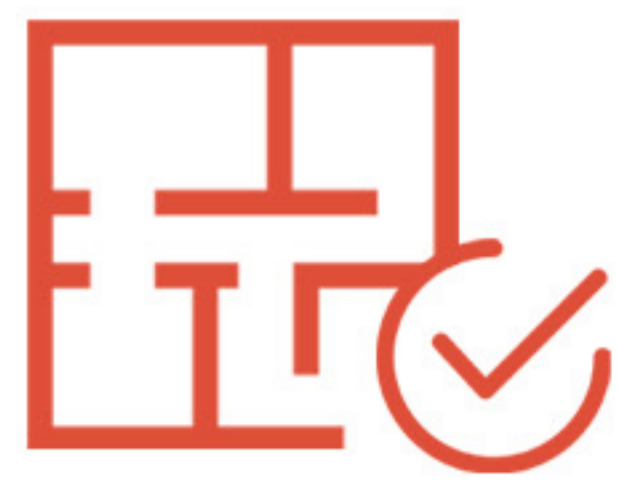


SEASIDE GARDEN

SEASIDE GARDEN - IT IS NOT JUST A HOUSE BY THE SEA, - IT IS A HOME BY THE SEA.

TO DO LIST FOR BUYERS



1. CHOOSING A HOME: choose the house you like from the list of available houses, contact the sales representative and arrange a meeting time to see the house you like.

2. RESERVATION: if there is a house you like, inform the sales representative that you want to reserve it.



3. SIGNATURE OF THE PRELIMINARY SALES AND PURCHASE AGREEMENT: after making a firm decision to purchase the selected house and assessing your financial capabilities, sign a preliminary purchase agreement and transfer a deposit to a bank account within the term specified in the agreement.



4. CONFIRMATION OF MORTGAGE: send the preliminary purchase agreement to the bank's representative, who will form a mortgage offer for you.



5. SIGNATURE OF SURVEY REPORT: upon completion of the construction of the project, you will be sent a notice of the completion of the works and you will be invited to come to survey the house and sign the survey report.



6. PROPERTY VALUATION: select a property assessor (the banks will provide you with the lists of assessors suitable for their requirements) and order a property value report (you will provide the chosen assessor with a property registration certificate, cadastral survey file, land plot plan and land use procedure).



7. SIGNATURE OF MORTGAGE AGREEMENT: send a property value report to a mortgage manager at the chosen bank. On the basis of given information, the bank will review and issue a letter of guarantee for granting a mortgage or will invite you to sign a mortgage agreement.



8. SIGNATURE OF THE SALES AND PURCHASE AGREEMENT: The sales and purchase agreement will be signed at the notary office specified by the sales representative no later than within 15 calendar days after the signature of survey report. Solicitor costs will be paid by the client. After signing the agreement, you will be given the house keys, the sales and purchase agreement and other related documents.

9. REGISTRATION OF PROPERTY IN THE REGISTER CENTER: after signing the sales and purchase agreement, you will register your rights to the property in the Register Center. Since 1st of November 2015 it is not necessary to go to the Register Center. All documents can also be arranged at a notary's office.



10. AFTER SIGNING THE SALES AND PURCHASE AGREEMENT: after signing the agreement, you will address and enter into a direct service contract with the company supplying electricity and water and other service providers.



11. PLEDGE OF PROPERTY: after handing over the sales and purchase agreement to the bank's representative, you will sign the mortgage agreement (if you have previously submitted only a letter of guarantee from the bank). A bank representative will refer you to a bank's solicitor, where you will sign a mortgage deed. The solicitor will register the transaction with the Mortgage Department. After receiving confirmation from the Mortgage Department about the pledge of the

12. CERTIFICATE OF FULL PAYMENT: upon the final payment, the seller will issue you a letter, confirming full payment with the seller. With this letter, you address to the same solicitor to whom you signed the sales and purchase agreement, and you arrange an appointment with the solicitor to pick up a certificate of final payment.