

Your own home in Europe for \$19,000... or less!

Seeking a fresh start...a new adventure...in Europe? It's hard to think of any other corner of the planet with so many stunningly beautiful locations for putting down new roots. And if you know where to look, amazing deals can be yours now. Family homes... city apartments ...vacation cottages ... investment opportunities... properties you can rent.



Europe offers you centuries-old villages, nestled in idyllic countryside.

*** Enjoy a stunning mountain cottage in Provence near a ski resort for \$62,500...

***Invest in Cannes, France on the Cote d'Azur for under \$85,000, plus you get nice rental income too...

***Savor the sunshine on the Greek island of Crete in your small village house needing minor renovations... but an absolute steal at \$26,400...

*** Relax in your spacious Mediterranean apartment with sea views... yours for just \$76,500...

***Vacation in your Andalusian house in a blindingly white pueblo blanco could be yours for as little as \$45,000...

*** Claim your foothold in Paris where you'll could find a small apartment and live 'la vie de Paris' for as little as \$42,000...

***Or get away from it all in a Bohemian village where you'll find a five-roomed, 2-storey house for just \$14,200...

\$14,200? Yes, that's right. Sure you can spend more... a lot more... and we give you the information on those places too... but you'll be shocked to learn how affordable a European home and lifestyle can be.

Dear Reader,

You can reinvigorate your life. Reinvent yourself. Relax or retire while experiencing an excitingly different way of life...a more cultured, laid-back and enjoyable way of life. Think about Europe.

Europe offers you almost anything you could wish for. Wild, wind-swept coastlines and glamorous resort towns with palm-lined promenades. Islands basking in the warm Mediterranean sunshine. Snowy alpine peaks and glittering blue lakes. Vineyards, silvery olive groves and the amethyst glow of lavender fields. Sophisticated cities, centuries-old villages and curious festivals. A treasure trove of art and history. Great wines,

wonderful food...

...And you can own a second home in Europe for as little as \$19,000. Sometimes even less (like the village house in Bohemia I'll tell you about in a moment).

This pretty-in-pink cottage in one of Europe's most historic and beautiful countries isn't a ramshackle wreck. You could move in today. And just because it's offered at a temptingly low price of \$19,000 doesn't mean it's the size of the average dog kennel. It has 750 square feet of living space, 2 bedrooms, a living room, a sitting room, kitchen and bathroom. The lot is a roomy 43,000 square feet, perfect for your garden.

But what about the location? Is it next-door to a garbage dump...a nuclear power station...an asylum for the criminally insane? (Or maybe all three?)

Not at all! This cottage, and there are plenty more like it - nestles in idyllic countryside: a tapestry of lakes, wooded hills, cornfields, vineyards, and acres of nodding sunflowers. Buy it and you'll be living beside one of Europe's largest lakes - and only 6 miles from a thermal spa. In fact, 11 mineral spas are in the immediate neighborhood. Summers here are blissfully sunny, and if I had time for vacations, I'd snap it up myself.

Just think...\$19,000 is less than the price of most new cars!

Roving Europe to find your Paradise...

Where is this cottage? I'll tell you in a moment. First, though, let me explain why I'm writing to you. My name is Steenie Harvey and I'm *International Living's* "Roving Euro Editor". I make at least one trip to Europe every month, investigating a country or region on your behalf.

I get tremendous satisfaction in giving you a sense of place...telling you about each country's culture, food, history, folklore...and also about the kind of homes you'll get for your money.

Over the past few years, I've seen hundreds of properties... in France, Italy, Greece, Spain, and Portugal and also in places you may never have heard of or considered...

For instance, the golden islands of Malta and Gozo. Lapped by crystal-clear waters, these old-as-time Mediterranean islands are something special. (Don't feel that there's been something lacking in your education if you've never heard of Gozo - most Europeans can't even locate it on a map!)

Picture a countryside of green fields hemmed by golden-stone walls...hilltops crowned with tiny villages... natural stone archways framing a sapphire sea. That's Gozo. As you probably know, anywhere along the Mediterranean is prime real estate. Yet on Gozo, a spacious apartment with sea views could be yours for just \$76,500. (And if you don't wish to buy, you can rent for \$4,590 annually.) But go soon...word is getting out about Malta's gorgeous little sister.

Here's a puzzler for you: Think of another Mediterranean island, one whose capital begins with the letter 'N'. As we go to press, you can buy an 1,100 sq. ft. apartment in this island capital for just \$106,000. Great value, great investment potential, this island has joined the EU this year. And by the way, the apartment isn't on the city outskirts. In a residence with pool, it's opposite the American International School and close to restaurants, shops, and everything you might need.

My job is getting off the beaten track and finding bargains. This knack I've developed has helped many IL readers start living their dream-life in

Europe! I'd love to help you too.

You'll discover real bargains all over Europe...even in Italy

For example, at least twelve *IL* subscribers are investigating a secret corner of Tuscany that I recently wrote about in the newsletter's print issue. (I know, because the agent who showed me around got in touch to say thanks for sending them her way.) If you love rural Italy, you really should be investigating here too. Only the birds in the chestnut forests disturb the peace and tranquillity. You can buy traditional village houses, houses you can move into, for under \$110,000. And there's a wealth of small stone-built cottages (basically habitable but sometimes needing a bit of renovation work), for \$48,000 to \$60,000.

For Tuscany, those prices are astounding. In other parts of the region, uninformed buyers often pay \$250,000 for heaps of stones!

Imagine it...a home in Italy's Renaissance heartland...of having Florence, Pisa and Siena practically on the doorstep. I don't want to be too splashy with the purple prose, but Tuscan landscapes are absolutely mesmerising, straight from the canvas of one of those *Quattro cento* paintings by the great Italian masters.

Bathed in golden light, dreamy hilltop villages tower above seas of yellow sunflowers. Columns of cypress trees stand like sentinel guards on the horizon. Steeped in centuries of history, its towns are like backdrop images from a Book of Hours, a mirage of bell-towers, churches, and palaces all glowing in warm, antique colors.

Bargains, bargains, bargains...
Almost anywhere your heart desires...

A cottage...a village house...a villa...an apartment? Only you know what kind of home best suits you. But where in Europe should you be looking?

Well, this is where *International Living* can help you decide. No kidding, the editors have sent me to every corner of the continent. (On one occasion, they even sent me down a Polish salt mine!)

You wouldn't want to take up residence down a salt mine. But I can point you towards some splendid places in Europe where you really will enjoy the new life you deserve... one that's safe, civilized and cultured.

For instance, I've tracked down half-timbered cottages deep in Normandy's romantic apple-blossom countryside. Trimmed by huge sandy beaches, overflowing with historic towns and villages, Normandy is one of the great French larders, renowned for its seafood, cheeses and succulent meat dishes. You can buy storybook cottages here for less than \$60,000...but you need to know where to hunt them down.

Spain? An Andalucian house in a blindingly white *pueblo blanco* (white village) could be yours for as little as \$45,000. No mass tourism, no high-rise hotels. Instead, you'll relish in a timeless landscape of orange groves and avocado pear plantations where mules and oxen remain in daily use.



Seaside villas on Portugal's sun-kissed Algarve coast... apartments in busy
Barcelona and
laid-back Lisbon...they are all more affordable than you may have imagined

On the Spanish coast, there's incredible investment potential if you
purchase the right kind of property. Of course, if you're buying for

investment purposes, it helps to be aware of what exactly 'the right kind of property' is.

Though prices are fairly high along much of the Costa del Sol, it's a fallacy that coastal Spain has become unaffordable. Along the Costa Azahar, the Orange Blossom Coast, you can still find 2-bedroom apartments for **\$72,000. With savvy buyers seeking alternatives to the more popular Costas, this stretch of Spanish coastline could be set to boom...**

But whatever kind of home you're seeking, and wherever in Europe you're seeking it, I've done the research. Seaside villas on Portugal's sun-kissed Algarve coast... apartments in busy Barcelona and laid-back Lisbon...bungalows in Cyprus and houses of character in Malta...chalets in Swiss alpine villages and traditional sugar-cube houses with deep blue shutters on Greek islands. And if you've ever dreamt of living in Prague...or Budapest...maybe even Krakow, I can help you out there too.

We have contacts all over Europe, including in our Paris office. Adrian Leeds and her colleagues in the City of Light also have a knack for unearthing fantastic deals. I hate to admit this, but their knack is sometimes even better than mine in Paris. But that's naturally so, because Paris is their home. And that's a great advantage to you. Do you realize that you can get a foothold in this gorgeous metropolis for as little as \$42,000? (And yes, you do own the property outright.)

IL's destinations always tug at the heartstrings of our readers. But the thing is, *IL* is a newsletter...not a book. An article just doesn't allow the space to give enough in-depth coverage to Europe as a whole...to effectively come up with a blueprint to help you decide which European country is best suited to your dreams...and also your budget.

You blueprint for European living...

My editors knew we had lots of priceless information to pass on to subscribers who are considering buying, or renting - European property. It was a case of finding the right format to help you best. The obvious solution was to write a book. A book covering the best of Europe...

This is your invitation to own **Your Own Second Home in Europe**. The new revised and completely up-to-date version is hot off the presses. The ink is barely dry.

This new edition is now over twice the size of the original, 210 pages of detailed information that you can't find elsewhere, and it features those cities and regions in each country that I personally think are most worth looking at. It includes my own contacts, and there's a whole ton of practical information about legalities, taxes and cost of living.

Plus it's specifically written with North Americans in mind. Residency issues are covered. Prices are quoted in dollars - and they're bang up to date. I've gone back to our sources and have the complete low-down on buys and rentals that are available right now.

And the new edition covers Europe more completely than previous editions... including Malta, Gozo, Cyprus, the Greek mainland and the most interesting of eastern European countries.

Tempted by a traditional Greek island home for less than \$50,000? Or want to learn whereabouts you can buy sound rural cottages for under \$20,000? **Your Own Second Home in Europe** reveals the secrets. Here's just a small sample of some of the great property values you'll discover:

- In a village in Bohemia, a five-roomed, 2-storey house is just

\$14,200. The house, built in 1851, has floor space of 2,300 sq. ft. On a 4,600 sq. ft. lot, it was reconstructed in 1991.

- \$15,600 is the asking price for a small, unrestored stone house in a medieval hilltop village overlooking Italy's stunning Ligurian coast.
- In safe and sunny Cyprus, the island where legend tells the goddess Aphrodite first appeared from the waves, easy-to-maintain apartments in residences with pools start at \$39,000.
- In Brittany, France's Celtic fringe: a ready to live in 2-storey stone house with 4 bedrooms for \$42,500
- \$70,800 buys a 750 sq. ft. apartment in the fishermen's quarter of one of the prettiest towns on Spain's Costa Blanca, you get views of its old castle and the port.
- \$113,700 is the price of a bleached-white village house - in good condition, just 3 miles from golden sand beaches in Portugal.
- Only steps away from one of the finest sandy beaches in the Mediterranean, a 2-bedroom villa with small garden for \$136,000
- In a Gozitan village with lovely sea and country views, a 3-bedroom farmhouse to be sold converted and finished for \$158,000. It will make a lovely hideaway for vacations...or long-term living.

If you've ever dreamt of living a European lifestyle, **Your Own Second Home in Europe** is definitely for you. It contains all the information you need to find your dream home. Country by country, region by region, it details how to buy - and also how to rent. Plus it explains how much you should allow for living expenses...and North Americans will find some

places are surprisingly inexpensive. In one of the countries I feature, and it's one of Europe's sunniest - expatriate couples can enjoy a comfortable lifestyle on an annual income of just \$16,000.

An 'ideal home expo' from the comfort of your easy chair...

France...Cyprus...Hungary...Italy. The islands of Malta and Gozo. The Czech Republic...Portugal...Greece and its islands. Spain...Poland...Switzerland. The French island of Corsica and the Italian island of Sardinia. No other publication covers Europe's best property markets in such depth.



Interested to learn whereabouts you can buy sound rural cottages for under \$20,000?

'Your Own Second Home in Europe' reveals the secrets

It's like having a European ideal home exhibition set up in your living room! You'll have prices and samples of homes that are on the market right now. You'll visit the best places in each country... you'll be introduced to real estate agents... get the scoop on legal requirements, like how to obtain financing, income-generating rental opportunities and more. You'll learn about the tax advantages that some countries offer and be able to compare various taxes levied.

But that's not all. You'll have the apples-to-apples comparisons. It's important that you have a realistic idea of living costs in various countries.

Most people will already guess that their dollars are going to stretch a lot further in Cyprus than in Switzerland, but do you know how France shapes up against Spain...or Portugal against Italy?

Some European countries are a lot less inexpensive to live in than others, often substantially so. If you're on a fixed income, this is something you need to take into account, and **Your Own Second Home in Europe** will help you do it right.

Free donkey wake-up calls... optional!

You don't need to buy property now. We won't rush you. There's nothing wrong with taking just a few months to experience the glamorous lifestyle of a busy European city...or a peaceful village retreat. You'll get so many fascinating possibilities with your new guide in hand.

In **Your Own Second Home in Europe**, you'll get plenty of rental options for each country. You'll learn how much is considered to be a fair rent - and who you should contact to find rentals. Here's a sample to whet your appetite.

\$505 is the monthly rent of a house in a mountain village in Cyprus. It's only half an hour's drive from the west coast, in my view the loveliest part of this Mediterranean island. Recently renovated, the 2-bedroom house is fully furnished, and includes TV, video, and air conditioning. It also has a large stone-paved yard and garden, verandah, and garage. The noisiest neighbor is a donkey who lives behind the house.

Of course, for some people the idea of donkey wake-up calls might be a complete turn-off. If you're more suited to city life, you may want to consider Prague, one of Europe's most intellectually exciting capitals. For \$560 per month, you could rent a quality apartment in a restored Art

Nouveau villa with garden.

A rental in sunny Spain? In Jerez de la Frontera, an Andalucian town famous for its sherry bodegas, 1-bedroom apartments - fully furnished and equipped - list for \$396 monthly.

Or how about luscious Lisbon? Come evening in the Portuguese capital, the sunset paints everywhere in glowing shades - pale pink palaces turn to deep tangerine. Waterfront palm trees look almost jeweled, like something from a Gauguin painting. The Tagus estuary and the Atlantic beyond glitter silvery blue, and Sao Jorge's Castle has a golden halo above its battlements.

Furnished 1-bedroom apartments in good Lisbon neighborhoods can be had for \$660 monthly. The climate is kind, and (as in the rest of Portugal) wining and dining is exceptionally cheap. Many little restaurants offer 3-course set menus - with house wine - for under \$10. And if you ever tire of Lisbon's curiosities, miles of Atlantic beaches are on the doorstep.

You'll have our BEST contacts at your fingertips...

During my travels, I've met hundreds of real estate agents, some good, others so-so, and some that you shouldn't touch with the proverbial barge pole. And so I'm choosy about the agents I recommend. You get only the best.

Language difficulties? Well, I can't natter away in Hungarian...or Czech...or Portuguese, and I don't presume you can either. When it comes to something as important as buying a home, dealing with somebody who speaks the same language as you is vital.

Come to think of it, my French is no great shakes either. And though I

thought my German was OK, getting *Zwerge* mixed up with *Zwillinge* was a huge embarrassment. I actually told a Swiss acquaintance my daughter was the proud mother of "dwarves". What I really meant to say was "twins"... Anyway, enough nonsensical babble about dwarves.

You'll discover the treasures of the East...

That pretty \$19,000 cottage with the pink-washed walls mentioned at the start of this letter is in Hungary. It's near a village called Fonyod on the shores of Lake Balaton. And there are lots of bargain properties in these parts awaiting you.

Like the Czech Republic and Poland (which you'll also learn about in *Your Own Second Home in Europe*), Hungary has become a full member of the EU this year. It won't be too long before you'll have to search long and hard for properties at the same low prices they are today. Eastern Europe is likely to be the best place to find great properties for a steal... that almost inevitably will increase in value quickly.

The Hungarian capital, Budapest, exhilarates you. Home to 2.5 million inhabitants, it's vibrant, bustling...a city madly in love with the new, but reluctant to bid farewell to its past. A sizable expat community already calls Budapest home. It's the preferred corporate headquarters of central Europe. Yet small apartments in renovated buildings still go for under \$70,000 in many good neighborhoods. Nice rentals start at \$420 monthly.



Eastern Europe is likely to be the best place to find great properties for a steal

Another wonderful option is Prague the Golden - the City of a Hundred Spires - what Goethe called the 'prettiest gem in the stone crown of the world'. The Czech Republic's capital has always been a magnet for writers and painters, artists and intellectuals.

Architectural ecstasy awaits at every turn. Prague's Old Town is a bedazzlement of gilded statuary, Gothic spires, pastel-colored houses with russet roofs and baroque palaces adorned with cherubs...the Charles Bridge, lined with watchtowers and ornate statues turned to blackened stone. At this moment, you can buy apartments in a good Prague neighborhood for less than \$72,000.

But it's not just the countries of Eastern Europe that are awash in bargain homes. Our research and travel will astound you with a multitude of great value properties on the market now. That's why it's important to get your copy right away... while these deals are still available.

European buys on a shoestring budget

Did you think that Provence, one of the most stunning areas of France - was beyond your means? Well, think again. Villages in mountainous Haute Provence turn up some enticing deals.

Here's a ready-to-move into cottage, ideal for a couple into skiing, hiking, horse riding and water sports. The nearest ski resort is 20 minutes away and the area has a range of lakes for water activities. With views of the mountains from its terrace, the 1-bedroom cottage has a large fireplace (all you need to heat the whole property) and a brand-new fitted kitchen with beautiful tiles. The price is just \$62,500.

Ever pictured yourself living in sunbathed Greece? The postcards don't lie: in toytown harbors, weatherbeaten fishermen repair bright yellow nets. Donkeys clop down steep alleyways and wayward goats try to scabble up olive trees. White houses cascade with jasmine, cats doze away on terraces and old ladies sit in doorways shelling peas and exchanging gossip. And the Aegean Sea is as idyllic as in Homer's day: mother-of-pearl at dawn...deep blue at midday...shot-silk at twilight.

Attractive stone-built homes, brand new, cost under \$100,000 in many corners of this antique land. Small village houses to restore start at around \$25,000, and you often find ready-to-move-into village houses for under \$60,000. On myth-laden Crete, (one of my favorite Greek islands) a small village house only needing minor renovation is an absolute steal at \$26,400.

Or how about the sought-after Italian lake lands? Crowned with ancient churches, most lakeside villages are real storybook affairs...exquisite toy towns straight from an operetta. Cobbled streets clamber precariously up towards forested hills, and sparkling waterfalls descend into little rivers spanned by arched stone bridges.

The Lakes are not as unaffordable as you may fear. Right now, in a waterfront town on Lake Maggiore, you can buy an apartment in a restored *palazzina*, a centuries-old little palace - for \$132,000.

Of course, **Your Own Second Home in Europe** has far more to its pages than property samples. Far more. My aim is to get you thoroughly clued-in about the European market...to give you in-depth coverage... and how to get the best returns on your investment.

- You'll learn how to get a foothold in Cannes, one of the most sought-after destinations on the Cote d'Azur for under \$85,000, and get a guaranteed net rental income of 4.5% for the next nine years.
- You'll not only discover coastal Spain's most affordable real estate markets, you'll also get to know which resorts offer the best investment prospects.
- Curious as to how the cost of Paris apartments compares to apartments in Prague...Madrid...Budapest...Lisbon...Florence...even Warsaw?
- Want to know about purchasing properties off-plan? You could sell for a handsome profit in as little as 18 months time.
- Puzzling over how much it costs to renovate farmhouses and other properties in Italy? I'll tell you.

- Perhaps you like the idea of a vacation apartment in Portugal...but which resorts should you consider if you wish to rent it out for a good income?
- As well as some of the best investment prospects in Europe, Malta and Gozo offer excellent tax breaks for residents. The details of how you too can profit are yours too.

You'll have everything that potential buyers should know...

IL readers know that I don't want to wear rose-tinted ski goggles, so we don't gloss over unpalatable facts. If there's anything nasty lurking in the European property woodshed, you'll know about it.

As it's so important, here's some sound advice right now. If you're thinking of buying in Portugal, don't go down the 'buying as an offshore company' route without careful legal advice. Portuguese tax inspectors have a nasty financial shock in store for those who've already bought property through an offshore company. You'll get full details, and many other caveats that could save you a fortune or some horrible headaches, in this eye-opening new release.

Every question you might have is addressed. Are there any restrictions on foreigners buying? How much are you likely to pay in annual property taxes? How much will it cost for electricity... water... and maintenance charges? Should you decide to resell, will you be liable for capital gains tax, and if so, how much? You get it all in **Your Own Second Home in Europe**.

You'll also get introductions to tax experts and attorneys who specialize in helping North Americans purchase European property. These experts have worked with *International Living* for years. And they're good.

Although buying real estate in Europe is not difficult, each country has its own system, and in all cases the system is different to buying in the United States. It's important to have an attorney who will represent your interests, not those of the seller and the real estate agent.

You'll be able to decide which country best suits your needs and most closely fits your ideal, all the facts are at your fingertips. Chapters include detailed sections on...

- Buying your home, how to go about it and how much you will pay in additional purchase costs and fees.
- Obtaining financing
- How to get a residency permit
- The realistic costs of owning property
- A comparison of costs of living for each locale
- And what taxes you'll expect to pay when you want to sell

It's always a kick when e-mails arrive from subscribers who've fallen in love with my favorite parts of Europe. Barbara in Malta...Claudia and her husband in Cyprus...a whole gang of people in France, Greece, Spain and Italy.

They followed in my footsteps, met the recommended agents and then bought their own homes in the European sun. You can do the same.

International Living is inundated daily with questions from Americans seeking quality information about buying and renting in Europe. Now it's all yours!

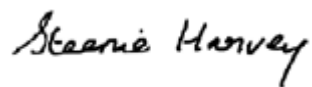
IL has invested over \$150,000 and thousands of hours of research to gather together all the valuable information and contacts for you in one easy to read useful guide. The work is all done for you.

Please don't take this as boasting; **Your Own Second Home in Europe** is an excellent resource for you. And I'm thrilled to have worked so hard on it and to offer it to you as an excellent guide to fulfilling your European dreams.

But best of all... this new book isn't going to cost you an arm a leg. It's surprisingly affordable. Especially when you consider how much it can save you and the new doors that it will open for you. It's a steal! I urge you to order your copy today for only \$29.95.

Somewhere in Europe the perfect home is waiting for you. Find out where, now. Order now to have **Your Own Second Home in Europe** rushed to your door.

Yours sincerely,

A handwritten signature in cursive script that reads "Steenie Harvey".

Steenie Harvey
IL, Euro Editor

PS. Of course, your order is fully protected by *International Living's* satisfaction guarantee. You risk nothing. Order your copy today.

PPS. Still puzzling over that Mediterranean island capital beginning with 'N'? OK, I don't want you to lie awake at night...the answer is Nicosia. To

find out if the sunny capital of Cyprus could be your new dream European location order your copy of the brand new edition of **Your Own Second Home in Europe**.



Order Now