

## Can I get a Spanish mortgage?

Most of the banks in Spain offer mortgages on property, there are as well several English banks and building societies on the Costa del Sol offering mortgages through their branches or subsidiaries. Abbey, Halifax, Barclays and Lloyds are also here.

It is as well to remember that if you obtain a Spanish mortgage the repayments will be in Euros, so an element of exchange variations will affect your payments if you are using pounds.

It is very rare to obtain more than an 80% mortgage; generally the offer is for 70%. However in Spain some lenders work on the appraised price not the purchase price so if the appraisal is higher than the purchase price the percentage is generally higher. It is easy to obtain further information by going direct to their web sites we have listed a selection.

[www.abbey.com](http://www.abbey.com) [www.barclays.es](http://www.barclays.es) [www.halifax.es](http://www.halifax.es) [www.bankinter.com](http://www.bankinter.com)