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# Welcome

A month now since the release of our first newsletter and so many things have happened.

## HOME KARE Property Specialists News

### What's new at Home Kare?

Our website has been enriched with new features; here are the 3 most significant upgrades so far:

1. **MORTGAGE SIMULATOR:** We have integrated into the section of properties 'For Sale' a Mortgage calculator, this will help you budget your mortgage costs on a monthly basis depending on the current variables on offer.

**Important Note:** Regarding mortgages, we would like to take this opportunity to offer assistance in reviewing your home loan. Due to the current economic climate, several of the banks we work with have notified us that it could be a favorable moment to renegotiate your home loan. The situation in Spain has improved and international confidence is returning, this is reflected by the banks that "buy" money at very low rates and can pass on for the benefit of their clients, you may be pleasantly surprised!

**The standard VARIABLE MORTGAGE conditions are:**

**1<sup>st</sup> year: 3.50 %**

**Following years: Euribor (variable European reference for bank base rates) + 2.50% maximum**

**The standard FIXED RATE MORTGAGE conditions are:**

**10 Years to 3.25%**

**20 Years to 3.50%**

**30 Years at 3.80%**

**Note: Opening commission is 0.50% with a minimum of 750 €. These are standard conditions and will be individually negotiated**

Do not hesitate to contact us for further information: [annie@home-kare.com](mailto:annie@home-kare.com) (+34 968 157 373)

2. **POP-UP:** Ever wondered what a pop-up is (Besides the obvious!) when you access our Web site [www.hdagolfresort.com](http://www.hdagolfresort.com), a pop-up window appears in the middle of the screen. We will be using this to let you know the best deals of the moment: property sales, last minutes holiday rental offers and long term lets. Please visit our page regularly because the deals are changed on a weekly basis.
3. **LIVE CHAT:** You can immediately ask questions with our "Whatsapp" integrated into the application. Try it, you will adopt it. [simon@home-kare.com](mailto:simon@home-kare.com) (+34 968 157 373)

**Our activity:**

For the last 18 years we have, Simon and Karine been in 'The Real Estate Industry' sales, rentals and management of properties here in Spain, starting in the renown Resort of La Manga Club. We were the first to offer a comprehensive management and sales service with Home Kare at Hacienda del Alamo over 11 years ago. We feel that we have an in-depth knowledge of The Resort and are best placed to help you with every aspect of your Spanish property here at HDA, from buying to selling, regular maintenance, small works or larger extensions! **Experience is everything!**

**We have a limited amount of front line golf building plots for sale in some spectacular locations and to date several clients have invested in a purchase, with no fixed time line to build, and low yearly running costs, these front line plots make an idea investment to 'sit on' until 'sunnier' times or to build the house of your 'Grand Design' with open vistas and sunny orientations! Prices for 1300m2 plot starting at 87.000 € only**

If you have friends or family that may be interested in investing at Hacienda Del Alamo, **we can offer complementary accommodation for three nights**, subject to availability, giving a peaceful environment where they can make informed decisions as to the possibility of them choosing a property or plot from our range of apartments or villas.

**Local News:**

The **Águilas' Carnival**, whose existence dates back to the XVIII / XIX century ended this year with a record breaking figure of participants and attendees. The Carnival has recently been named as an 'International Tourist Interest Festival' and that has certainly been an important factor for the strong attendance and participation this year!

You have not been able to get there this year. What a pity, please see below some images of this year's Carnival where the main competition is to see whose costume is the most dazzling and spectacular!

The Carnival takes place each year during the days before and after **Mardi Gras** this year on 17<sup>th</sup> February. Please make a note in your diary for next year as Águilas is just a short 30 minutes car ride from Hacienda del Alamo, in 2016 **Mardi Gras** will be February 9<sup>th</sup>! **Be sure to check our [Blog](#) regularly so that you do not miss any other upcoming events**





More pictures on following web sites: <http://goo.gl/BP9hK5>, <http://goo.gl/ZPqQF2>, <http://goo.gl/yzmBCT>

## **What is coming soon?**

### 1) **St Patrick - Patron of Ireland**

*Glorified at Glastonbury Abbey, Armagh, he is recognized by the Catholic Church, the Orthodox Church, the Anglican Communion and the Lutheran Church and is celebrated on March 17th (St. Patrick's Day)*

*St. Patrick's is honored all over the world but with more compassion in Ireland as well as in countries or cities such as Nigeria, Montserrat, Archdiocese of New York, Boston, Loíza and 'Murcia'.*

*What better or fun way to celebrate St. Patrick's Day at Hacienda Del Alamo than a competition organized by the [GOLF CLUB](#), March 14th: **TORNEO ABIERTO SAN PATRICIO: TEXAS SCRAMBLE***

### 2) **VIII Tapas Route and IV Route of the Asiático de CARTAGENA 2015**

*The event, to be held from February 27<sup>th</sup> to March 22<sup>nd</sup>, will participate 82 bars and establishments in the city, offering tapa and drink for 2.50 euros.*

**Tapas Route** *Can you imagine each bar or restaurant with its own typical "Tapa". You will have 82 different tapas to discover along the Ruta.*

**The Asiático Route:** *At the same time of Tapas route, you will discover the Asiático that is a rather special coffee. It's a specialty of the region of Cartagena (Murcia), which was developed in a bar in the village of [El Albuñón in Pedrin bar](#).*

[More info....](#)

### 3) **Holy Week – Semana Santa – from 27 MARS 2015 to 5 April 2015**

*Something impressive that holds the attention of visitors to our region is that each city of the community of Murcia has its own way of celebrating the **Holy Week – Semana Santa**. The sound of drums and trumpets, silence, hooded figures, candy and features smells of flowers and incense transform the streets of our region. This is how our Holy Week breaks the routine of daily life and replaces it with passion ... or to be more precise, the passions.*

[More info .....](#)

4) **I OPEN COMPETITION INTERCLUBS-INTERCOMPANIES 2015**

MARCH 28 - 1st Open Interclubs-Intercompanies in **Hacienda Del Alamo Golf Club**.

More information at Hacienda Del Álamo Golf Club: [CONTACT AND BOOKING](#)

5) **[Bando de la Huerta de MURCIA – 7 April 2015](#)**

**Since 2012 FEAST DECLARED OF INTERNATIONAL TOURIST INTEREST**

Following “Holy Week”, the **Bando de la Huerta** is the great day of the **Spring Festival** in the city. The day starts early with an offering of flowers to Our Lady of Fuensanta, patroness of the city, in front of the baroque façade of the cathedral. Thousands and thousands of visitors and Marciano’s, dressed in the typical huertano costume, accompany the Virgin all around the city center. In the afternoon, through the streets of the city, this same crowd animates the great cavalcade, consisting of carts pulled by oxen and carriages from which are thrown to spectators sweets, cakes and finger sandwiches, at the sound of each huertanos associations bands.

6) **[Entierro de la Sardina \(Funeral de la Sardine\) - 11 April 2015](#)**

The “Burial of the Sardine” is a festival celebrated in Murcia (Spain) during the Spring Festival, whose main event is a parade of carriages (**Bando de la Huerta**) that culminates with the burning of the sardine on the Saturday following Semana Santa.

And finally a small reminder, if you have any information on events, places, restaurants or days out close to Hacienda del Alamo that you have found, or things that may be of interest to other owners and renters that we can publish and share through the blog, please do not hesitate to send it to us! We look forward to reading and sharing them!

**The Home Kare Team**

Should you wish not to receive further news via this medium, please send an email to [homekare14@gmail.com](mailto:homekare14@gmail.com) with the word ‘unsubscribe’ in the subject box.

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