

Santa-Krabi

MAGAZINE

REAL ESTATE



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Welcome to the fourth edition of Lanta-Krabi Real Estate Magazine. After a slow low season greatly affected by the economic crisis in the world, a new high season has come.

This high season will most likely be a relatively quiet one as number of tourists to Thailand has declined compared to last year. This is both bad and good. Bad because the local businesses are in dire need of the capital tourists bring in and good because professionalism in all aspects will be demanded and higher regarded as investors will be more careful when investing in midst of an economic crisis or just afterwards.

Buy when others are selling, sell when others are buying: The time has never been better to invest in property on Koh Lanta and in Krabi.

A small note: Upon publication of this very issue, it's one year since we published our very first issue on Koh Lanta. It's been challenging, like most businesses in Thailand, but it's been fun, and all the challenges has been solved satisfactory.

Our love for Koh Lanta is as high as ever as we see the potentials for growth where others may overlook them, and as ever;

We hope you enjoy the magazine, and if you have any comments or questions, we would love to hear from you at: info@thailandpublishing.com.

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LUXURY PROPERTY SPECIALISTS

Krabi's Property Specialists



Buying or Selling?

Getting the right advice when buying or selling property in Krabi province is essential. Unlike most “agents” in Krabi Province, Indigo Real Estate is not a development company and therefore, can offer unbiased information about your real estate purchase or sale. We work with the country’s leading legal firms, builders and architects because getting it right matters to our clients.

See our top picks for real estate buys in Krabi Province at
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Duane Lennie: 086 948 6836 duane@indigoRE.com

Most people don't know much about Koh Lanta, not even Thais themselves. There's no particular reason why this is so, but it might be that the island is not the most accessible tourist destination in the region where Phuket has dominated for decades as the major hub and best known place for holiday and real estate investments.

Then again, as Phuket is reaching its peak of development, discerning holiday makers, tourists and investors alike has started to look for alternative destinations which represents not only a well run commercial center, but something more special, more authentic so to speak.

And this is definitely Krabi in general and Koh Lanta especially. Being an island, Koh Lanta has several world class beaches, a thriving community and not at least an exceptional potential for growth.

By using just a couple of words, the real estate market both on Koh Lanta and in Krabi can be described as definitely booming. By that we mean they are both some of the most beautiful tourist destinations in the amazing Kingdom of Thailand, but real estate investments have not quite caught up yet. For any investors, that's a good thing.

The prices for properties are substantial cheaper on Koh Lanta than in for example Phuket, Pattaya, Bangkok and Koh Samui. And if the market, which is still in it's infancy, just boom comparable to some degree as much as in the aforementioned destinations, the investors which move fast will be very lucky indeed getting great capital returns.

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If you're thinking of investing in a home overseas then don't leave home - or put in an offer on a home for that matter - before you have read, understood and committed to memory (!) the following buying property abroad tips - after all, you'll be spending statistically quite a bit more on a home overseas than a holiday overseas, therefore it follows that you should put statistically more time into your research process as well!

There are certain processes that you have to go through to decide which property is right for you and the processes cannot be rushed.

(1.) Firstly you need to determine the purpose for buying a property - is it going to be for your exclusive use, for the collective use of a group of family and friends, will it be a jet-to-let where you make money from renting it out. Alternatively you may be hoping to buy a property off plan and never even see it completed by reselling it for profit during the final stages of its construction... Others might be contemplating buying a home abroad to live in for a while or to live in for retirement. Each of these reasons can point a potential buyer in a very different direction in terms of the property they choose to match their buyer profile.

So, determine all your reasons for buying property abroad up front.

(2.) Next you need to think about the locations potentially suitable for your purchase. Think carefully about the most suitable type of property for you and your buyer profile.

(3.) Next up you have to marry location and property type with your budget. Your budget should be fixed bearing in mind the cash you have to invest as well as an agreed in principal mortgage. Once you have your finances well established, you shouldn't allow the sun to seduce you into extending your budget! Basically an estate agent or developer will always try and push or pull you in one direction or another to suit them, so fix your budget in mind and stick to it, don't be swayed.

(4.) Now, arrange a visit to the location you're interested in - not a viewing trip - a visit. Don't go with a single developer or estate agent, how will you get a balanced perspective if you do?

THE PROCESSES

Travel to your location, orientate yourself over a couple of days and then and only then begin looking at real estate. Make sure you're comparing like for like and don't be rushed into making a decision.

(5.) Finally, get local expert legal advice before you even submit an offer – you need to know the lay of the land in terms of the buying process before you commit to anything. Don't be overeager to part with cash - do not sign a contract, pay a deposit or agree to anything until you and your lawyer are happy with everything. Go with your head not your heart – you are after all making a substantial financial commitment when buying property abroad and you want to ensure you have covered all angles of the correct due diligence process before signing on the dotted line.

If you keep all of these points in mind, how to buy real estate in Thailand actually becomes a straightforward, relatively simple and hassle free process.

Living on Koh Lanta is different from living in other places of Thailand. The main differences being it's quieter than most places and there are two very distinctive seasons.

High season starts in October when the rain showers become less frequent and ends in April, when the rain becomes more frequent again. This is no different from many other places, the key differences being that quite a few businesses close down for the low season making Koh Lanta more of a seasonal destination for tourists.

As the real estate market gets more mature, Koh Lanta will most likely turn into a whole year holiday destination similar to Phuket and Krabi as the rain season on Koh Lanta is in fact shorter than on both the previous mentioned destinations, effectively turning the rain season into more of a green season than a low season.

Koh Lanta itself is a part of Krabi consisting of an archipelago of 52 smaller islands whereof only about 15 is inhabited and Koh Lanta Yai is the largest and most developed one.

All facilities and amenities for a high quality lifestyle is available here, and whatever might not be immediately available, can easily be brought from Krabi, Trang or even Phuket.

Of the local population, the majority is Islamic with Buddhists on a distant second, and there's a great deal of Swedish businesses and people, even 3 Swedish schools permanently here.

Map of Koh Lanta



Most houses could have been planned better. You only need to walk down a long hallway, through a bedroom and across the dining room to fetch a beer to get the value of a good layout. But before you unleash your inner construction worker, take a step back, you might be making a bigger decision than you realize. Our advice: Get some brains in on the operation first. Seek the advice of an architect.

Architects can actually save you money and time, even on smaller projects such as refurbishing your kitchen or making a spare bedroom into a home office. If done well, alterations can add to the market value of your home.

The terrifying pitfalls of design, style and taste are especially good reasons to seek advice if you're not perfectly confident in these areas. Architects are trained to take into consideration elements of aesthetics, style and consistency in building.

What architects do?

They design and supervise the construction of buildings. You might have a clear picture of your dream home, that's the easy part. The function of the architect is to help you realize the dream.

It's an architect's job to take into account a client's personality, job brief and budget to design according to his/hers needs. They also manage the actual realization of the project, from obtaining building permits to supervising construction. An architect can be involved in any or all of the stages of the process, from the basic concept through the first sketches, planning, government approval, contracting and on-site supervision.

In short, they are there to help you realize your vision according to your budget and time-frame. A good architect can transform the building process into one smooth, efficient operation.

How do they help?

First and foremost, they assist their clients with conceptual design - the most intangible aspect of a building and often the first stumbling block.

Architects are trained to look at things innovatively and with critical judgement

ARCHITECT, WHY?

to see the potential in space and to turn that potential into reality. An architect is there to help you visualize your dream building and come up with the best solution for your budget and requirements. This can save you time and money, while still providing quality results.

The difference between an architect and a contractor is that an architect is less formulaic and is able to come up with a wider range of building materials and methods to suit your needs and budget.

Architects also offer a more comprehensive project-management service. After they've helped you design, they will coordinate and supervise everyone involved in the actual building process – the engineers, quantity surveyors and contractors, among others – to make sure the the work is done to an acceptable quality. As such, managed by an architect, you have a better chance of finishing your project on time and within budget.

Choosing an architect

Ideally, the architect you choose should have similar experiences in working as the job you have on hand for him/her. If possible, ask to be shown previous projects and speak to the owners about how the architect performed. Ask them if the budget were kept, if the supervision was proper and if they would work with the architect again.

After you've had a look at the portfolio, make a contract. If you're not happy what the work produced later on, pay for the sketches and end the contract.

How much will it cost?

Architects' fees are usually a percentage of the value of the whole project. The percentage tends to be higher for residential projects – anywhere from 8 to 15 percent - but the price is often negotiable according to how much you are willing to spend.

The architectural industry is the kind of industry where you get what you pay for. It's simply not worth getting a substandard building job because you thought you could do it on the cheap.

HOW IT WORKS

You can use an architect for any of the following phases of the construction process. Confirm your and the architect's responsibilities by signing a client/architect agreement.

The five stages

STAGE 1: The definition of the project. The architect has a look at your house or land and gets basic information like measurements and details of existing buildings or the site. You establish a brief – details of what you would like to have done - with the assistance of the architect. The architect will tell you about the procedures involved in the project and methods of contracting.

STAGE 2: You get the initial sketches, floor plans, sections and elevation plans. You work out the design cost, clarify what you want and agree on a design programme.

STAGE 3: The architect works up the drawings in more detail. You start to look at the materials and other detailed information.

STAGE 4: The architect develops the drawings into construction drawings, which builders use on-site for construction purposes. You get approval from the authorities (building permit). At the end of this stage, the project can go out to tender. Your architect may recommend a builder or you may know one already. Any which way, it's generally a good idea to get several quotes.

STAGE 5: The architect oversees the building process and represents you to the contractor.



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ISLAND INFRASTRUCTURE

Koh Lanta has no airport as the island is not large enough to accommodate one, but it's still easily accessible by boat from Phuket, Koh Phi Phi and Krabi and ferries from the mainland.

The two closest international airports is the excellent Krabi International and Trang International Airport.

There's one hospital on the island and several private clinics, an International Hospital is still missing, but Bangkok-Phuket International Hospital can be reached within a reasonable time frame.

Most Thai banks have branches at least in Saladan, with numerous ATMs spread around the island and high speed internet access is readily available.

Koh Lanta is marketed mostly as the perfect island for families, with none of the sleaziness found in Pattaya especially and Phuket and Koh Samui in general, but there are several bars, restaurants and discos to entertain the night owls.

Lanta Sanuk School

The Swedish School on Koh Lanta



Lanta Sanuk School is a professional school for students staying on Lanta 1-9 months. Most of our students come from Sweden being in the age of 2-15 years old. In 2007 we also start an international pre-school group (2-5 years old) with teachers who speak thai and english.

The guarantee for high quality is due to small classes, up to a maximum of 12 students, we employ only certified and experienced Swedish teachers and we follow the Swedish curriculum. We work closely with the thai community and the children get experience from the four religions on Koh Lanta.

Our Vision: Lanta Sanuk School would like to contribute to more intercultural respect and understanding and through that a more peaceful world.

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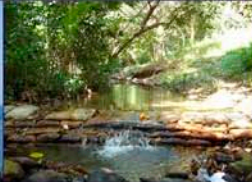
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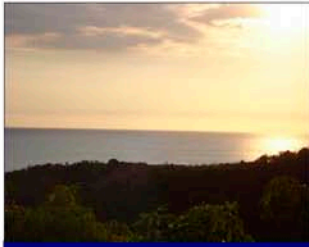


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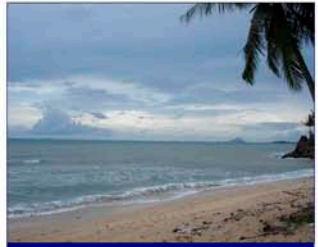
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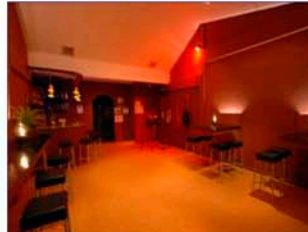
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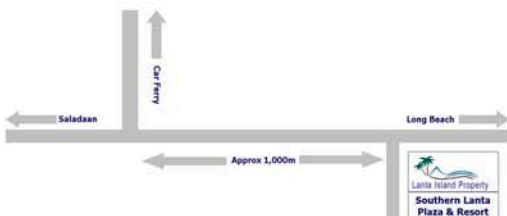


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Lanta Island Property

Buying a home before a single brick has been laid may sound like a risky business but in recent years the off-plan route has become hugely popular with investors keen to get ahead of the game.

What are the benefits and risks? And what issues should you consider before you commit to a property with a completion date that could be two years down the line? Below is a brief guide to help you decide whether off plan property investment is right for you.

1. Why Do It?

The Pros

a) By buying a property off plan today you are securing the price of that property at today's prices. By the time the property is completed it may very well have risen in value thus making you a significant return on your investment immediately.

b) You buy new-build so no maintenance. New-build property also comes with warranties.

c) If you buy off plan you have more choice in terms of the property unit you purchase and also on the internal fixtures, fittings, specifications and finishings which means all the input you give makes the property feel like home by the time it's completed as though it were a self build, but without having to pay the extra for an architect that you would if you were self building!

d) By buying off plan you will be able to stagger your payments for the property throughout the build process – in effect you get an interest free payment plan by taking this approach. This means that you don't have to make a large one off payment, you can save to afford each payment, you can budget to afford each payment and you are effectively securing a high value asset for a very low initial capital outlay.

e) Some investors buy property off plan never intending to pay for it and certainly never intending to live in it! They take full advantage of the stage payments method of funding the build and never make the final payment which is usually the largest; rather they put the property back onto the market just as it

PROS & CONS

is about to be completed and take out all the profit from the natural increase in value the property has achieved throughout the period it took to build it.

The Cons

a) Prices fall as well as rise.

If rates rise or rents fall during the build you will pay the price -with long leads this can be a real issue.

Even if prices do rise over the build period, there's no guarantee that it will be easy to sell on the property at completion ('flipping'). If there are lots of investors in the same development it can be difficult.

b) Many people can't actually accurately read design drawings and plans which can leave some people disappointed with their completed property – what's more, promises of facilities provided by the developer may not come up to your expectations upon the final delivery date.

c) How secure will your investment be? You need to ensure you have a water tight contract drawn up and employ independent legal representation to protect your rights and money throughout the build process. If anything happens to the builder what do you actually own? Can you get your money back? What guarantees do you have? The market changes and it proves more difficult to let than you imagined.

d) Off plan property investment has one more down side and that is you will have to wait a long time to move into your dream home. You will be paying out for something for a long time before you actually benefit from it.

2. When Does It Begin? Access To Developments

Officially, off-plan marketing begins when the developer releases the development to estate agents. There's a launch date, maybe a big event to raise the curtain on the scheme, and a certain number of off-plan units up for grabs.

There are, however, also pre-launch sales. Developers use these to test the water and they can be a good way to get a discount on the property or buy with a lower deposit.

As a general rule of thumb it can be a real advantage with off-plan to get in early. The primer plots and best discounts can be available at this point - hence the queues.

If the launch goes well, later releases will probably be more expensive. Bear in mind, though, that if you buy and the launch doesn't go well, prices may be reduced later on, which will put you on the back foot from the get go.

Remember too, whether you're in there at pre-launch or launch, you can definitely negotiate on the price, on the deposit, and on additional features such as parking spaces.

3. Do The Numbers Stack Up?

If you're buying as an investor - and most off-plan sales are to investors - the first thing you'll need to consider is whether the numbers stack up. Is the price right, and what is the rental potential?

To answer these questions, you'll need to research the market carefully. Check the sale prices in other new-build developments in the area. And check rental prices too - developers give their own estimates, but these are usually on the optimistic side.

4. Should You Buy?

Some questions you'll need to answer before you buy:

Price: Is the property properly priced? Go on current prices in the market and if it looks over the odds, think again.

Yield: What rental yield will it deliver? Don't rely on the developer's estimates.

Area: Is the area on the rise? - ie: new infrastructure or regeneration plans, that will boost values?

Supply: What's the supply situation like? - if there are lots of new-build properties going up the market may be saturated come completion time.

Investors: How many investors are buying in the development? - too many will

PROS & CONS

mean more competition for tenants.

Rental Demand: What's the rental demand like? Is this an area your target tenants will want to live in? Is the infrastructure in place?

The Developer: Is the developer well-established? What's their other work like?

5. The Property

Buying off-plan demands a degree of imagination - you need to visualize the layout of the development, and of the property. It also demands a healthy degree of skepticism. With the property, think about:

- **Layout:** The layout of the development and where the property will be - is it in a secluded part or a busy section? Visit the site if you can.
- **Aspect:** What's the location: Does the property have a lovely view? Does it get good natural light? Surrounding area and neighbors?
- **Services charges:** Service charges can eat into yields so it's important to know what they will be and what you get for them.
- **Specifications:** Are they what you want and will they be appealing to your target tenants?
- **Extras:** Bargain for all your worth to get the best deal - whether that means a furniture package thrown in or stamp duty paid.
- **Rental Guarantees:** There's no such thing as a free lunch - the cost of rental guarantees is often included in the asking price.

Whatever your objectives, careful research is essential to help minimise the risks - and maximise the gains.



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BUILDING YOURSELF

The advantages of building a house for yourself are that you can design and fit-out the house exactly the way you want it, on a land size you want and a location you want (subject to availability), at a cost significantly less than the market value of the finished house.

While building your dream house may sound very appealing, it is not as straightforward as you may think and there are many pitfalls for unsuspecting foreigners. Infrastructure problems may arise in regards to electrical supply, water supply, telephones and roads. The choice of materials to be used in the construction of your house may be well below western standard materials; which may or may not be available, and if available, may be extremely expensive in comparison to local materials.

Finding a qualified local architect and construction manager is difficult, as are finding ones that can speak any language other than Thai, or that have experience working to European or Western standards with Western materials.

The best way to assess builders is by reviewing their work first hand. Ask your short-listed builders to provide you with the addresses of several homes they have recently constructed.

Drive by these houses and observe the style of the developments. When examining the home, your eye should be tuned into the quality of the construction features. Look carefully at the cabinetry, carpeting, tiling, paint etc. Has the builder shown attention to detail? Do you like the overall finish of the house?

Once you have short-listed those builders whom you would like to deal with, ask them to provide you with a full quote on the project. Also request that each builder supply detailed specifications to accompany their quote.

Explain clearly what you want built and provide as much detail as possible to the builder. The more information you provide to the builder regarding your housing requirements, the more likely different builders are to include common features in their specifications.

Building and development on Koh Lanta

The titles possible to register a sale or lease over and to apply for and obtain approval to build on land are the Nor Sor Sam, Nor Sor Sam Gor and Chanote. A contractor or developer usually takes care of the application of the building and construction permit for the house to be built.

Building permits

The Building Control Act and Ministerial Regulations issued under the Town and City Planning Act cover zone restrictions and building requirement for the whole island. This does not mean you can build everywhere as long as you comply with the Building Control Act and the Ministerial Regulations issued under the Town and City Planning Act. The land must in the first place have a correct and legally issued title deed, without it is not possible to apply for or obtain a building permit.

Before issuing a building permit according to the Building Control Act, the official consider whether the land owner's intended use of his land is a permissible use according to the applicable Ministerial Regulations for zone regulations and guidelines for general developments under the City Planning Act. A landowner may only use his land to the extent that the use is not prohibited in the zone or development plan to which his land belongs.

ZONING REGULATIONS

Koh Lanta's Zoning Regulations

There are 4 general zone regulations issued under the Building Control Act, giving standard building requirements depending on its distance from the beach. These restrictions relate to the maximum size, design and the height of the building.

The restrictions and the requirements for utilization of land in each zone is different. The main aim is to set rules for sustainable development of Koh Lanta and protect Koh Lanta's environment.

Zone 1:

15-50 meter inland: Max height 6 meter, minimum 75% open space. Each buildings footprint may not exceed 75 square meter.

* In case buildings with gable or hip roof may have the height not more than 9 meter. While Thai traditional style buildings may have the height not more than 10 meter, but the height from ground floor to the tip of top floor wall must not be more than 6 meter.

* No construction permitted from the high-tide mark to 15 meters inland.

Zone 2:

50-200 meter inland: Max height 12 meter, minimum 50% open space.

Zone 3:

200 meter + (elevation below 40 meters above sea-level): Max height 12 meter, minimum 30% open space.

Zone 4:

Any land, where the height above mean sea level exceeds 40 meters, may have buildings with a height of not more than 12 meters with a minimum of 50% open space.

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INCREASE THE VALUE OF YOUR HOME

Tax planning should be a core consideration during any form of property investment. The tax system in Thailand has many foibles - here is a general guideline to the Thai property tax system.

Stamp Duty of 0.5% and transfer fees of 2% have, for now, BEEN WAIVED for the short term as the government entices buyers to the market.

The cut in rates should help developer's margins. It is not unusual however for developers to write contracts that shift their share of the liability for taxes and fees to the purchaser, so that the purchaser pays the sales price plus the transfer taxes and fees. Buyers in this position should stand to benefit from the tax cuts.

Business Tax of 3.3 % (reduced rate until 28 March 2009: 0.11%), levied against a vendor who has been in registered possession of the property less than 5 years, is also charged, along with income tax (similar to capital gains tax) at a variable rate.

Capital Gains Tax as such is not payable in Thailand, unlike many other countries.

Income Tax is usually between 1.0 and 3.0% on property and is the comparable replacement to capital gains tax. There are no established rules regarding who pays the income tax while this is simply another part of the bargaining process during purchase, as are all other costs relating to the transfer of ownership.

Land Tax is an annual tax levied on land ownership. The amount is often so small that in practice the body charged to collect it rarely bothers to do so. When they do collect it, it is usually after several years when the amount has accumulated.

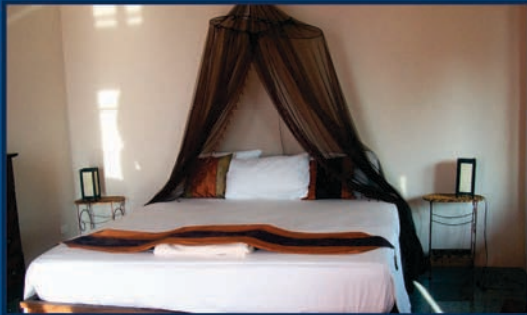
Tax on Rental Income is charged at between 10 and 30% of the rental income, depending on the type of property leased .

Taxes are never easy and straightforward, and we strongly advise that all clients speak with independent tax advice partners regarding their individual case.

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RIGHTS OF FOREIGN OWNERSHIP

Under Thai law, foreigners are not allowed to own land. However, foreign nationals do have the right to the ownership of buildings distinct from the land such as condominiums.

Foreign nationals may own:

- A unit in a registered Condominium.
- A building distinct from its land.
- A registered leasehold of up to 30 years for all types of titled land or buildings.

Foreign nationals may not own:

- Freehold land.
- More than 49% of the shares in a Thai company that owns freehold land.

Owning Land

Long-Term Leaseholds

Registered leaseholds are secure and relatively straightforward. Long term leasehold can be structured to be tantamount to freehold ownership. Typically, the land is leased for a period of 30 years, renewable a further two times giving a total of 90 years. Security of the possession of land is assured by the fact that you are the legal owner of the buildings which occupy the land. Therefore, the lessor cannot take possession of the property upon expiration of the lease as the property is separated from the land and will not be a component part under the Civil Law.

Limited Liability Company

If you are not comfortable with the leasehold method, the alternative is to set up a Thai company that you control, and which can legally purchase land. Put simply, as a foreigner you are allowed to own 49% of the shares in a Thai company. The rest of the shares must be held by Thai juristic persons (which your lawyer can arrange), who will sign over control of their shares to you. The land will be owned by the company. However, as managing director of the company, you control the voting of the other shares, and therefore you have control over the ownership of the land.

LAND TITLE DEEDS

As a foreigner buying land in Thailand, you should only consider land that comes with a Chanote, Nor Sor 3 or Nor Sor 3 Gor. These can be sold, leased and used as mortgage collateral and are the only titles over which registrable right of ownership or lease can exist. More importantly, you cannot apply for or obtain approval to build on such land without one of the aforementioned titles. In any event, make sure you have a good lawyer look over the paperwork before you commit to anything.

Chanote

True land title deeds are officially called Nor Sor 4 Jor or more commonly Chanote. This is a certificate for the ownership of land and can be used as evidence confirming the right to government authorities. It is issued by the Provincial Land Office using GPS to accurately plot and survey the boundaries of the land. This is the most secure type of land title.

Nor Sor 3

The Nor Sor 3 is a document certifying the use of land issued and maintained by the District Land Office to the proprietor of the land but is not a possessory title. That is to say the person holding the Nor Sor 3 has the legal right to possess the land in question and can use it as a legal document. Nor Sor 3 is a floating map with no parcel points issued for a specific plot of land and not connected to other land plots, but its boundaries are recorded according to its neighboring plots. Therefore, it may cause some problems in verifying boundaries due to lack of accurate surveys. Any change in ownership of the land must be publicized for 30 days before it can be registered.

Nor Sor 3 Gor

The Nor Sor 3 Gor has the same legal basis as the Nor Sor 3, with the difference being that in general Nor Sor 3 Gor has parcel points on the map of the land area set by using an aerial survey with a scale of 1:5000. It is a more accurately surveyed title as each plot is crossed referenced to a master survey of the land area and a corresponding aerial photograph. Therefore, it is possible to verify the boundaries of the land. However, it is

Thailand has its very own units of measurements when dealing with land, which can be a little confusing at first. The units you will come across most often are talang wah and rai. Talang means squared, so 1 talang mett is 1 sqm. Metric units are used when dealing with buildings.

Thai to Metric

1 Wah = 2 m

1 Talang Wah = 4 sqm

1 Rai = 1600 sqm

1 Rai = 400 Talang Wah

1 Rai = 0.40 Acre (approx.)

1 Rai = 0.16 Hectare

1 Ngan = 100 Talang Wah

Metric to Thai

1 m = 0.5 Wah

1 sqm = 0.25 Talang Wah

1 Acre = 2.53 Rai

1 Hectare = 6.25 Rai

Incredible Investment Opportunity



Land Size: 6 Rai (9600 Sq.M.)
Title Deed: Chanote
Location: Klong Dao Beach
Price: 90.000.000 THB

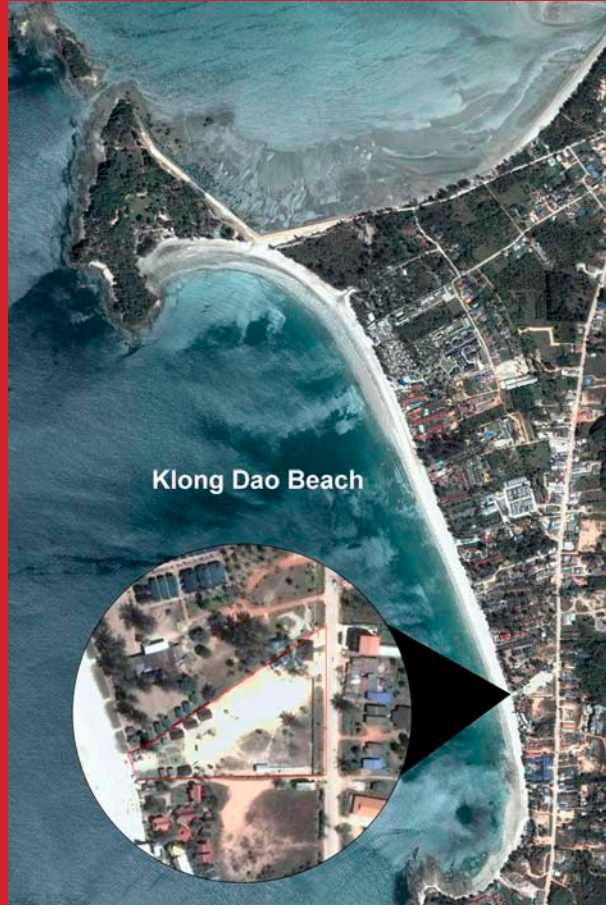
Currently there are 4 Beach Bungalows, 8 A/C Rooms, 4 Fan Rooms, 8 Staff Rooms, 16 Commercial Units for rent, 2 restaurants and 1 beach bar on the land.

The land is more than large enough for construction of a more exclusive resort and/or to make an upscale residential project.

A third alternative is to run the current business, which in itself easily can be transformed into a solid investment.

This type of land, with direct beach access in the Klong Dao area, is indeed rare.

For the discerning investor, it represents a truly unique real estate opportunity!



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GET RID OF THE PITFALLS

- 1) Overstretching yourself financially – before you even begin seriously looking for a place to live, holiday or retire abroad you need to sit down and work out exactly how much money you have and are in a position to spend on a property abroad.
- 2) Not using an independent solicitor - not only do you need a lawyer or solicitor representing your interests when you buy abroad but you need one who is independent of the vendor, sales agent or developer and you need one who is experienced in conveyancing.
- 3) Assuming everyone is honest - do not assume that just because someone says they are an estate agent, a lawyer, a surveyor or the rightful owner of a property that they are telling you the truth! Check each and everyone's credentials, qualifications and licenses and insist on seeing proof of a buyer's right to sell or insist that your solicitor researches their right before you part with any cash.
- 4) Buying pretty much sight unseen - some people are happy buying off plan after seeing the location their property will be built and similar examples of a developer's work – fine - but other people buy off the internet reserving a house or apartment without even meeting with the developer or vendor or visiting the country!
- 5) Being overeager to part with cash - do not sign a contract, pay a deposit or agree to anything until you and your lawyer are happy with everything!
- 6) Looking at the price not the quality - if something looks like a bargain you can bet your bottom dollar that there's a catch!
- 7) Forgetting about ongoing accessibility - while you may easily and cheaply have access to a given location today thanks to a single budget airline reaching a remote airstrip near your home, what if that company closes the route or goes bankrupt... Have a back up plan and ensure a property is always going to have decent accessibility otherwise you'll never visit it and it will become a millstone around your neck that you cannot enjoy or even resell.



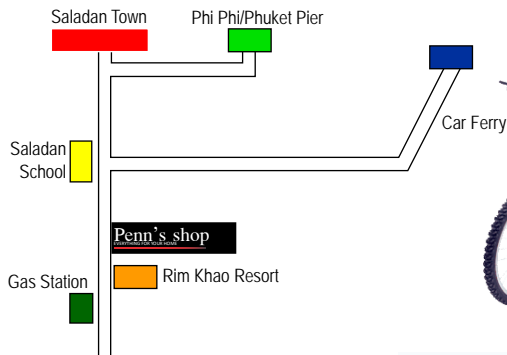
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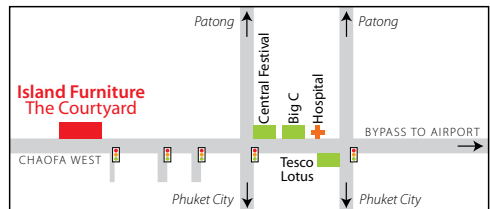
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