

## Investment Offer: Aura Apartments – Istria, Croatia

**Total Investment Required:** EUR 700,000

**Term:** 12 months

**Annual Return (Interest):** 10% (gross)

**Net Return After Agent Fee:** 9%

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### Project Overview

Invest in **Aura Apartments**, a premium residential development located in Istria, Croatia.

- The plot has full construction permits.
  - Construction has already commenced.
  - Completion is expected in **Q2 2026**.
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### Investment Terms

- **Investment Amount:** EUR 700,000
- **Duration:** 12 months
- **Return:** 10% fixed annual return (9% net after investor agent fee)

### Security / Guarantee Options

1. A **first-ranking lien** on the development land of Aura Apartments will be registered in favor of the investor until full repayment of the investment.
  2. Alternatively, the investor can receive their **9% return as a direct discount** on one of the apartments listed on [www.aura-apartments.eu](http://www.aura-apartments.eu).
    - The investor must choose the apartment at the **start of the investment period** to ensure it is **reserved** and excluded from pre-sale.
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### Real Estate Commission Advantage

- If the investor chooses the discount-on-apartment option, they will **not pay the usual 3% real estate agent fee**.
  - The apartment will be sold **commission-free**, maximizing the value of the investment.
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### Exit Strategy

Upon project completion, the investor has two main options:

**A. Take Ownership of the Reserved Apartment**

- Using the 9% return as a direct discount on the apartment's purchase price.
- The unit is transferred without real estate commission fees.

**B. Full Return in Cash**

- Receive full principal and 10% gross (9% net) return in cash at the end of the 12-month investment term.

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**Fees**

- **Investor agent fee:** 1%
- **Developer agent fee:** 1%