

DO YOU HAVE A MORTGAGE IN SPAIN?

If you do;-

Below is an offer which may help you to get some money back.

It's about a new piece of legislation regarding "Ground clauses".

If you wish to take advantage of the offer below, send us an email to: info@isadmin.org

And we will refer your questions to our lawyer.

THE PROBLEM WITH GROUND CLAUSES:

WHAT IS A GROUND CLAUSE?

IT IS A CLAUSE IN WHICH SOME SPAINSH BANKS HAVE FOOLED ITS CUSTOMERS TELLING THEM THAT THEIR LOANS ARE CHARGED AT VARIABLE INTEREST RATE (EURIBOR +1.5 EXAMPLE) AND THEN HAVE BEEN CHARGED A HIGHER MINIMUM INTEREST.

WHAT BANKS HAVE USED THE GROUND CLAUSE?

CAM BANCO SABADELL, BBVA, CAJA RURAL BMN-BOX MURCIA, LA CAIXA AND LOTS MORE

WHAT IS THE LEGAL SITUATION WITH THE GROUND CLAUSE?

CURRENTLY, A SPANISH JUDGMENT ON THE 9TH OF MAY 2013 HAS DECLARED VOID THE GROUND CLAUSE.

MEANING YOU WILL PAY LESS FOR YOUR LOAN?

YES. THERE ARE RESULTS FOR REVOCATION OF THE GROUND CLAUSE AND THE INTEREST YOU PAY ON YOUR LOAN IS REDUCED.

MUST THEY RETURN WHAT YOU PAID IF IT WAS TOO MUCH?

THE SUPREME COURT OF SPAIN SAYS THE OVERPAYMENTS MADE SINCE MAY 2013 MUST BE RETURNED

THE COURT OF ALICANTE (PROVINCIAL COURT) SAYS OVERPAYMENTS MUST BE RETURNED FROM THE BEGINNING OF THE MORTGAGE CONTRACT.

WHO DECIDES WHETHER PAYMENTS ARE RETURNED OR NOT?

THE COURT OF RESIDENCE (EXAMPLE Orihuela and Torrevieja)

IF YOU ARE INTERESTED IN FINDING OUT IF YOU HAVE BEEN SUBJECTED TO THE CLAUSE AND IF YOU ARE PAYING MORE AND CAN MAKE A SAVING , WE JUST NEED COPIES OF THE FOLLOWING:

COPY OF MORTGAGE DEEDS

THE PAST FIVE LOAN PAYMENT RECEIPTS

AND, FREE OF CHARGE , WE WILL TELL YOU ALL YOU NEED TO KNOW