OUR MISSION

Our aim is to provide affordable residential housing options for those wishing to own a home and/or invest in property on Virgin Gorda.

Our development strategically focuses on varying levels of income to meet the needs of different strata of the community. Our present development provides an ideal location for returning residents, first time homeowners and investors aiming at entering the tourism sector as villa owners.
HELPING YOU TOWARDS HOME-OWNERSHIP

Founded on principles of creativity, integrity and fairness, our focus is to provide impeccable service and honest answers. The creative team will ensure that all your questions are answered and that you feel knowledgeable and comfortable with your investment. Our pre-sale and post-sale services include:

- Design consultancy to ensure you get a home configured to your needs.
- Assistance with finding the right bank to provide mortgage financing.
- Documentation assistance for submissions to your financer.
- Advisory services to keep you informed throughout the building process.

WHY BUY A HOME?

- **Equity.** Money paid for rent is money that you’ll never see again, but mortgage payments let you build equity ownership interest in your home.

- **Savings.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take sizeable gains.

- **Predictability.** Unlike rent, your fixed-rate mortgage payments don’t rise over the years, so your housing costs may actually decline as you own the home longer.

- **Freedom.** The home is yours. You can decorate any way you want and choose the types of upgrades and new amenities that appeal to your lifestyle.

- **Stability.** Being part of a community for several years allows you and your family time to build long-lasting relationships.

- **Income.** Even if you decide to relocate, your home can become a very lucrative source of rental income, if you choose not to sell.
THE NORTH SOUND DEVELOPMENT

This is the first of our residential communities to be built in North Sound Virgin Gorda.

North Sound is found on the northern most tip of Virgin Gorda. From its shores can be seen several smaller islands and resorts that have become internationally known for their exceptional sailing and watersports facilities. These include Necker Island, Moskito Island, Prickly Pear, The Bitter End Yacht Club and Saba Rock.

North Sound not only offers protected anchorage, lovely resorts, good dining options and watersports, it is a visual treat with beautiful green hills and colorful villas set against its stunning blue waters.

*Experience living in affordable luxury, and modern comfort and enjoy these fantastic views from the convenience of your balcony.*
This Modern community features:

- Ready-built road network
- Pre-installed utilities
- Environmentally friendly waste-water treatment
- Sensible landscaping options
- Home-Owners Association for to protect your investment
- Proximity to restaurants, supermarket and other recreational activities

Nearby Amenities and Entertainment

SUPERMARKETS

- Bucks Food Market, Gun Creek
- North Sound Superette
- Chef’s Pantry, Leverick Bay

RESTAURANTS

- The Restaurant at Leverick Bay
- Hog’s Heaven
- The Bitter End Yacht Club
- Saba Rock
- Fat Virgin

WATERSPORTS

- Sunchaser Scuba
- The Bitter End Yacht Club
- Blue Rush Watersport

MEDICAL CENTRE

- North Sound Clinic

SCHOOLS

- Robinson O’Neal Primary School
OUR PROPERTIES

All our properties include the sale of land and building. For our Town House owners, each Town home will also be allotted a lot and parcel number with individual boundary lines.

Attractive Features Included:

- State of the art building design and architecture.
- High Quality windows, doors, floor and wall finishes.
- Modern and efficient Fixtures.
- Customizable floor plans to suit your individual needs.
- Low- Maintenance Exterior and interior Finishes.
- Options for rental 2 BDRM or 1 BDRM Rental Income.

HOME OWNER’S ASSOCIATION (HOA)

All properties sold will require adherence to the rules and covenants as set out by the sale agreement and will be governed by the Home Owner’s Association (HOA). The covenants, conditions and restrictions upheld by the HOA are designed to protect the value of your home, maintain order in your community and your enjoyment of it by upholding the covenants.

HOA ASSOCIATED FEES

Monthly fees are expected to range from an average $US75.00 TO $100.00 depending on your property size. HOA fees will contribute to the maintenance of the common areas of your community, the overall upkeep of landscaping of roadways and maintenance of the utilities.

OVERVIEW OF COVENANTS

- Covenants to protect against noise and nuisance.
- Covenants to ensure the upkeep of building, landscape and proper waste disposal.
- Covenants to ensure proper management of pets
- Covenants to protect the environment e.g. No unauthorized cutting of trees
- Covenants to guard against the erection of shanty structures.
- Covenants to ensure the safety of all home-owners, e.g. No discharging of firearms
THE MORTGAGE PROCESS—Getting Approved

Mortgage financing can be a straight forward process if the applicant is knowledgeable about the process. The Creative team will always be on standby to answer your questions, or refer you to one of our Mortgage lending partners at a local Financial Institution.

Mortgage Financing Step-by Step Guide *(Several aspects may vary depending on your Bank)*

1. Gain Pre-Approval from the financial institution of your choice.
2. SELECT THE PROPERTY AND SUBMIT YOUR DEPOSIT. *(Please bring along proof of pre-qualification acquired from your bank.)*
3. Collect the sale agreement from our sales team, sign and return a copy to the Creative Real Estate Office.
4. Proceed to bank with the Sale agreement for your mortgage application interview with all other required information. On notification of mortgage approval, submit a copy of the "Letter of Commitment" received from the bank to Creative Real Estate Inc.
5. All legal proceedings to finalize the sale will then be administered by our legal team.
6. Any differences between the loan amount and the sale price will be determined and settled.
7. Upon completion of the unit and confirmation of final receipt of the mortgage proceeds, handing over of the property will be concluded.

**Important:** “We advise all prospective owners seeking mortgage financing to seek a pre-qualification/approval form their bank before they submit an application for a home. This ensures a clearer understanding of what you can afford and speeds up the overall home-ownership process.”
Purchasing Property in the BVI as a Non-Belonger

It is a prerequisite that Non-Belongers and Non-Belonger companies receive a Non-Belonger Land Holding Licence (NBLHL), in order to own land in the British Virgin Islands.

Applying for a Non-Belonger Land Holding Licence

A buyer, having identified a parcel of land that he or she is desirous of purchasing, and having determined the need to obtain a Licence, must now consider the process involved in obtaining a Licence, the prerequisites and the procedures involved.

- Identify the property that you wish to Purchase
- Having identified the property, enter into an agreement for sale with the land owner.
- It should be noted however, that the property must be advertised for four (4) consecutive weeks in a local newspaper. This is required in order to give Belongers ample notice of the sale of the property and a first opportunity to negotiate a purchase.
- Ensure that proof of advertisement is required as part of the application process and the onus is on the seller of the property to provide such.
- Submit a completed application form together with the following supporting documents:
  - Two personal references. One reference must support the applicant’s ability to purchase the property.
  - Two character references.
  - Bank reference from a financial institution evidencing a banking relationship for no less than one consecutive year.
  - A recent police certificate
  - One passport size photograph (coloured)
  - A recent valuation report of the property.
  - A non-refundable application fee of Two Hundred Dollars ($200)
  - A copy of the Agreement for Sale
  - A copy of the record(s) reflecting existing ownership of the land.
  - A letter sized copy of the Cadastral Survey Plan

The application is submitted to the Ministry of Natural Resources and Labour. Provided the application is in order, it will be processed by the Ministry and submitted to Cabinet for determination. The applicant will be informed by the Ministry whether or not approval has been granted. This will take anywhere from twelve (12) to fifteen (15) weeks.
FEATURES:

- Two Levels
- Two Bedrooms
- Two and Half Bath
- Granite Counter-tops
- Weather Resistant Doors
- Hurricane resistant Windows
TOWN HOMES - FLOOR PLAN

LOWER/MAIN LEVEL

UPPER/BEDROOM LEVEL
THREE BEDROOM HOMES - Exterior Images

FEATURES:

- Three Levels
- Three Bedrooms
- Three and Half Bath
- Granite Counter-tops
- Weather-Resistant Doors
- Hurricane resistant Windows.
- Customizeable Floor-plan to suit your needs.
THREE BEDROOM HOMES - Exterior Images

FEATURES:

- Three Levels
- Four Bedrooms
- Four and Half Bath
- Granite Counter-tops
- Weather -Resistant Doors
- Hurricane resistant Windows.
- Customizeable Floor-plan to suit your needs.
CREATIVE HOMES CONTACT LIST

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