



SeaRidge Easy Buy

Condo Financing Made Easy!

SeaRidge is an exclusive resort community of luxury condominiums and villas on a beautiful hillside setting in Hua Hin, Thailand. Surrounded by nature and overlooking the Gulf of Thailand, SeaRidge is a wonderful place to live and an excellent investment.

Purchasing a luxury SeaRidge condominium just became even easier with our Easy Buy financing program.

- Get 6 year financing covering 50% of the cost of one of our beautiful Palmyra condominiums (112 m² / 1,205 ft², 2 bedrooms, 2 bathrooms).
- Make easy monthly payments for 6 years.
- Earn attractive rental income through our SeaRidge Managed Rental Program to help offset your monthly payments.

With Easy Buy, you can move into your own luxury condominium with a down payment of only 2.7 million baht (€58,600 / DKK 442,600 / SEK 627,900).

Easy Buy is a simple and inexpensive way to finance your dream home. And it's available only at SeaRidge. Turn to page 2 to find out more about Easy Buy.

Your Very Own Private Resort

SeaRidge is located in Thailand's Royal Resort of Hua Hin – just a 2½ hour drive from Bangkok but a world away. Tropical and warm all year round with captivating sea and mountain views within a tranquil, natural setting. Just 56 condominiums and 22 villas within a secure gated community. SeaRidge boasts full resort facilities including our club facility, fitness center, and large central swimming pool. SeaRidge is a very special place to relax and unwind.

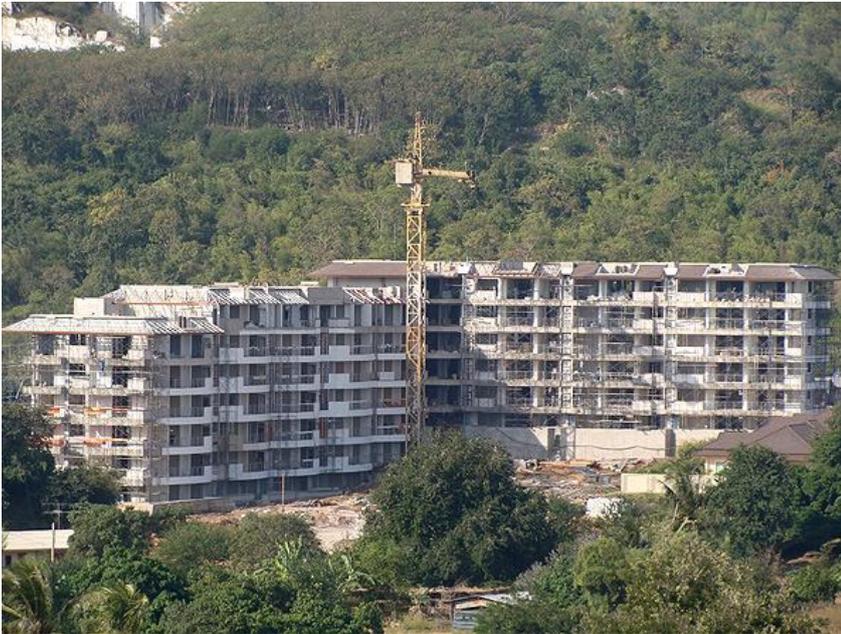
SeaRidge is well under construction – our condos will be completed by mid-2009. So you won't have to wait very long to begin enjoying your beautiful new home.

At SeaRidge we offer you the very best. Resort living with superb European standard facilities and unsurpassed quality throughout - all at very attractive prices.

What's Inside

Condo Financing Made Easy	1
Your Very Own Private Resort	1
How Easy Buy Works	2
Our Prices	2
Easy Buy Payments	2
SeaRidge Quality	3
Our Palmyra Condominium	3
SeaRidge Managed Rentals	3





SeaRidge Condo Under Construction – December 2008
South Wing is at left - North Wing is at right

How Easy Buy Works

Here's how SeaRidge Easy Buy financing works.

Eligibility - Easy Buy will finance the purchase of any of our 2 bedroom Palmyra condos sold on a leasehold ownership basis.

Initial Deposit - Select your condo and make a 100,000 baht deposit to secure your unit (see table lower right)

Down Payment – After signing our sales contract, pay the remaining amount (less the initial deposit) of the 50% down payment. Therefore, if you buy a 5.4 million baht Palmyra condo, your net down payment is 2.6 million baht.

Monthly Payments – You don't begin making the monthly payments until your condo is finished and transferred to you. You then make monthly payments for 6 years (72 months) to, Sierra Projects Co., Ltd., the developer of SeaRidge.

Your monthly payments include repayment of the amount you borrowed (2.7 million baht in our example shown in the table at right) plus interest. The Easy Buy interest rate is very competitive. It is set as Bangkok Bank's Minimum Retail Rate (MRR) plus 1%, subject to a minimum rate of 5%. The MRR is Thailand's prime lending rate. There are no other charges or fees included the monthly payment.

Prepayment – Prepay the loan at any time with no extra fees or charges applied.

Maintenance Fee – In addition to the monthly payment, SeaRidge applies a maintenance fee. Like all condominium developments, this fee is used to cover the cost of maintaining common facilities, such as the swimming pool and club house. The initial maintenance fee for each SeaRidge condo unit is a one-time payment of 23,000 baht plus an estimated 3,000 baht per month thereafter.

When You Finish Your Monthly Payments

When you repay the amount you borrowed, you will be given 30 year leasehold ownership of your condo, renewable for 2 additional terms of 30 years each, for a total of 90 years.

Leasehold title is safe and secure – the lease is registered with the Government of Thailand's Land Department. Other than repaying the loan, and paying the normal Government transfer fee (presently 1.1% of the lease amount), you pay nothing for this leasehold title.

Our Prices

At SeaRidge, luxury living and exceptional quality don't have to be expensive. Prices for our Palmyra condo start at just 5.4 million baht, or 48,200 baht per m². That's 35% less than the current average price of a new Hua Hin condo.

Palmyra Condo Prices

Floor & Wing	million baht (thousand €)
2 nd Floor South Wing	5.4 (€117)
2 nd Floor North Wing	6.4 (€139)
3 rd Floor South Wing	5.7 (€123)
4 th Floor South Wing	6.2 (€134)

€1.00 = THB 46.1, DKK 1.00 = THB 6.1,
SEK 1.00 = THB 4.3

Easy Buy Payments

Here's an example of the payments for a 5.4 million baht Palmyra condo using SeaRidge Easy Buy.

Easy Buy Payments

Payment	Amount
Initial Deposit	THB 100,000 (€2,170)
Down Payment	THB 2,600,000 (€56,400)
Monthly Payments	THB 47,000 per month (€1,020 per month)

Monthly payments based on 6.75% Bangkok Bank MRR as of Mar 2, 2009 + 1.00% = 7.75%

The table shows monthly payments at the current Easy Buy interest rate of 8%. Thai interest rates have declined over the past 6 months and indications are that it will continue to decline over the coming year.

Please note that Easy Buy is offered on a limited basis to qualified buyers and may not be combined with other promotional offers.



SeaRidge Condominium Under Construction – March 2009

SeaRidge Quality

At SeaRidge, we provide extra features unheard of homes in our price range, or even those costing significantly more. For example, all of our condos come with:

- Full European kitchen from Swedish owned cabinet supplier.
- Concealed air conditioners (Trane brand from USA) with elegant drop ceilings.
- Air conditioner units located in separate outside enclosure – not on the balcony as in most projects.
- Deluxe bathrooms - separate showers and bathtubs, tempered glass shower enclosures, luxury American Standard fixtures, and granite counter tops.
- Huge sliding glass doors in living room and both bedrooms.
- High quality tiles in living room and kitchen, beautiful wooden floors in both bedrooms.

Reduce Your Easy Buy Payments with SeaRidge Managed Rentals

Join our managed rental program to help offset your Easy Buy monthly payments.

How Much Can You Earn? You can earn attractive rental income every month, which realistically could cover 50% of your Easy Buy monthly payment.

Our Palmyra condo is ideal for earning maximum rental returns. With its large floor area and two bedroom design, the Palmyra has been specifically targeted to appeal to a very wide cross-section of the Hua Hin rental market.

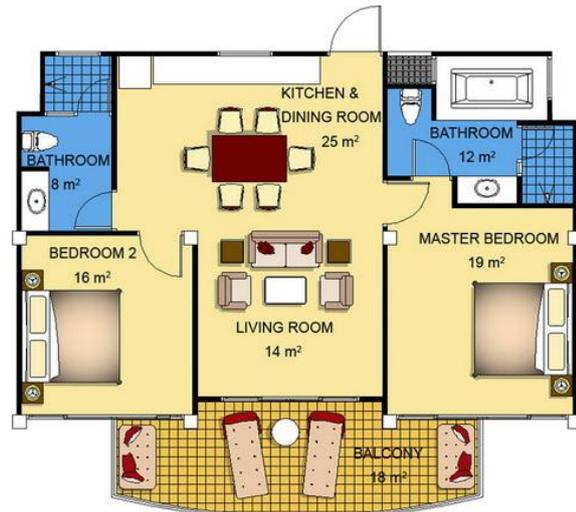
What Does the Program Do? With our rental program you eliminate the time, expense and trouble of having to manage your rentals by yourself. We do everything, from advertising, taking bookings, checking renters in and out, cleaning and minor maintenance, collecting rents and then making payments to you.

Want to Find Out More? We've prepared a homeowners' information package that will tell you much more about our program. [Click here](#) to contact us and we'll send you a copy.

Our Palmyra Condominium

Our Palmyra condominium provides the perfect combination of elegant design and practical living space. The Palmyra is a 2 bedroom home with 2 large bathrooms and a spacious total area of 112 m² (1,205 ft²). Every Palmyra has its own large covered balcony with sea and/or mountain views. All of our condos also overlook the main condominium swimming pool and surrounding gardens.

Palmyra Condominium Floor Plan



Contact Us

Dan O'Hearn (English)
dohearn@theSeaRidge.com

Pontus Tholin (Swedish, English)
pontus@theSeaRidge.com

SeaRidge Resort Homes

Sales Office: Soi Grand Hotel, 222/68 Petchkasem Road, Hua Hin
 Prachaup Khiri Khan 77110, Thailand

Tel: +66 (0) 32-515-464, +66 (0) 89-771-1532

Skype: searidge

www.theSeaRidge.com

www.sierraprojects.com