



Immobiliare Pavé

Property consultants
in Milan since 1992

Before a property,
there is a decision.

Selling, buying, adding value, letting, waiting.



ADDRESS

Via Monte Rosa 20
20149 Milano

TELEPHONE

+39 02 6666 8050

EMAIL

info@immobiliarepave.it

WEBSITE

immobiliarepave.it

Before a property, there is a decision.

When it comes to property, the question often seems simple. In reality, behind every choice there are goals, assets, family, timing, opportunities and consequences that go well beyond a sale or a purchase.

That is why at Pavé we do not start from the property. We start from you: from your financial position and your assets, from your goals and the time you have, and from there we look for the most sensible way forward.

Our work consists first and foremost in understanding. Only then come the market, the strategy and, when needed, the negotiation.

IN MILAN SINCE 1992

Over thirty years in the property market.

We have worked in property since 1992.

In more than thirty years we have seen Milan change: its neighbourhoods, its prices, the way people look for a home, credit, technology and even the meaning people give to the place they live.



HOW WE WORK

Consultants, even before intermediaries.

A traditional estate agency exists to bring together those who sell and those who buy.

Pavé grew out of a somewhat different idea. We believe that the real value lies not simply in closing a transaction, but in helping a person make a sound property decision.

Sometimes that means selling.

Sometimes buying.

Sometimes making better use of what you already own.

Sometimes it means acting now, at other times choosing a more favourable moment.

We do not push towards a sale or a purchase. We look for the best choice for you.

First the decision, then the property.

Selling, buying, adding value, letting, waiting: these are different paths, and each has its own figures.

Many people start from the price or from a listing. We start from you: what you want to achieve, in what time, with what resources.

Once the goal is clear, we put the figures and the documents on the table. Only then does it make sense to talk about the market, viewings and negotiations.

THE FIGURES FIRST

Five calculations to make before deciding.

- | | |
|---|--|
| <p>01 What it is really worth
Not the asking price in listings: the price actually paid in nearby sales, for similar properties.</p> | <p>03 What it yields, or could yield
The net rent, after taxes, expenses and months without a tenant.</p> |
| <p>02 What it costs to keep
The IMU (municipal property tax) if it is not your main residence, service charges, maintenance, insurance, mortgage interest.</p> | <p>04 How it is financed
Deposit, mortgage, an affordable monthly payment, the bank's timescales.</p> |
| | <p>05 What taxes it entails
At completion, every year and on resale, for example on the capital gain if you sell within five years.</p> |

HOW IT UNFOLDS

Four stages, always in the same order.

<p>01 · LISTENING</p> <p>The starting point</p> <p>What you want to achieve, by when, with what constraints. A conversation, with no obligation.</p>	<p>02 · FIGURES</p> <p>The financial and asset analysis</p> <p>Value, holding costs, income, financing and taxes, written down and explained.</p>	<p>03 · CHECKS</p> <p>The property's documents</p> <p>Land registry, planning, condominium, building systems, provenance, with the professionals required.</p>	<p>04 · STRATEGY</p> <p>The path and the timing</p> <p>The alternatives compared, with a reasoned recommendation. The choice remains yours.</p>
--	---	--	---

Only at this point, if the path is to sell or buy, do listings, viewings and negotiation come in. And we stay with you through to the deed of sale.

Sometimes the advice is to act now. Sometimes it is to wait for a better moment.

And if the figures say it pays to stay put for now, we tell you. Our job is to help you recognise the best choice, not to decide quickly. We have worked in Milan since 1992: we know its neighbourhoods beyond the figures too.

FOR SELLERS

Selling well means choosing the right moment and the right strategy.

Before putting a property on the market, we work out together how to achieve the best possible result for your goals.

Sometimes that means selling straight away. At other times, preparing the property better, choosing a different moment or considering an alternative.

01 · DOCUMENTS**Documents in order**

Land registry, planning compliance, energy performance certificate, condominium: we check them before publishing, so the deed of sale holds no surprises.

02 · PRESENTATION**Photographs and facts**

Carefully taken images, a floor plan, a description with measurements and figures. No superlatives: readers want to understand.

03 · VIEWINGS**The right people**

Viewings with those who are genuinely interested, and a check on how they intend to finance the purchase.

04 · NEGOTIATION**Through to the deed**

Offer, preliminary contract, notary. We remain at your side between the preliminary contract and the deed of sale too.

FOR BUYERS

Buying the right home, with everything you need to choose well.

A new home can be a life project, an investment or simply a space better suited to your needs.

We help you work out how much to invest, where to look and which properties offer the best balance of quality, price and prospects.

01 · GOAL**What you are looking for, and why**

Area, size, timing, your real budget. Sometimes the answer changes the search: a different neighbourhood, a home that needs work.

02 · SEARCH**Targeted viewings**

We go with you to viewings and tell you what we see: strengths, potential, defects and costs to allow for.

03 · CHECKS**Documents and price**

Technical and legal checks, comparison with sales in the area, then the offer.

04 · DEED**Up to the keys, and beyond**

Preliminary contract, mortgage, notary. And afterwards, if needed, the technical experts and firms for the work.

FOR LANDLORDS AND TENANTS

Renting a home: the guide for landlords and tenants.

Two points of view on the same contract.

If you let a property: which contract, how much tax, how much IMU (municipal property tax). If you are looking for a home to rent: what to prepare and what it costs to move in.

What it yields, or could yield: The net rent, after taxes, expenses and months without a tenant.

Open-market or agreed rent, cedolare secca or IRPEF: with the figures for your home, we tell you what pays.

THE PEOPLE OF PAVÉ

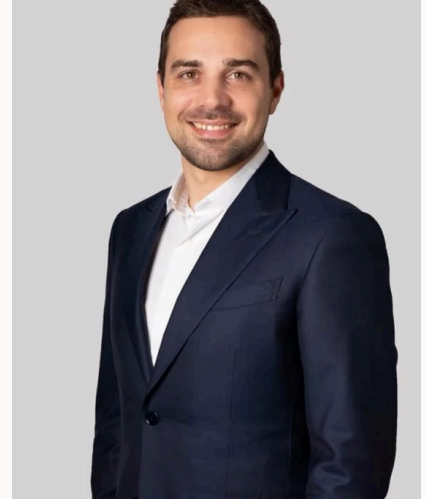
Alessandro, Massimo and Edoardo.



Alessandro Langella



Massimo Brazzale



Edoardo Opice

Pavé grew out of the experience and the way of working of Alessandro and Massimo. Working with them is Edoardo, a partner in Pavé. Different personalities, united by the same approach: listening before proposing a solution.

Alessandro knows Milan through years spent in the market on the ground, properties visited, neighbourhoods watched as they changed and relationships built over time.

Massimo approaches every transaction as a problem to be understood as a whole, looking for connections, critical points and possibilities that are often not immediately visible.

Edoardo brings enthusiasm and creativity to the work, and looks after every client with the same dedication one gives to family.

Different perspectives that meet at the same point: finding a practical and sustainable solution for the client.

A NETWORK OF EXPERTISE

A property decision is, first of all, a financial decision.

That is why we do not claim to do everything ourselves. When the project calls for it, we work alongside specialist professionals, architects, surveyors and engineers, notaries, lawyers, advisers and firms selected over the years.

Our role is to keep the overall view. To understand which skills are needed, when to involve them and how to make them work together.

We are not interested in convincing you that a transaction is right. We are interested in finding out whether it truly is.

Let's talk in person.

A first conversation does not commit you to selling or buying.

Call us or write to us: we will arrange a time together to get to know each other.

ADDRESS

Via Monte Rosa 20, 20149 Milano

TELEPHONE

+39 02 6666 8050

EMAIL

info@immobiliarepave.it

WEBSITE

immobiliarepave.it

WHERE WE ARE

Via Monte Rosa 20, in Milan.

The agency is on the ground floor, with its window onto the street, in the De Angeli - Monte Rosa area, served by the red underground line (M1).

We have worked in Milan since 1992. For a conversation it is best to book an appointment: that way we have the time it takes, without hurrying.

THE FIRST CONVERSATION

What to bring, if you wish.

There is no need to prepare anything: your question is enough. But if you already have a few documents to hand, the first meeting is more productive.

01 If you are thinking of selling

The deed of provenance (the document by which you acquired the property), the cadastral floor plan, the latest service charges of the building and the outstanding mortgage balance, if there is one.

02 If you are looking for a home

An idea of your budget and how you will finance it, the areas that interest you, your timing.

03 If you have a property and do not know what to do with it

What you know: what it costs today, whether it is let, what you would like to achieve.

04 If you are not sure yet

The question. That is all you need.

At the first conversation we listen and ask questions. The figures come later, once we have understood what you want to achieve.