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Malaysia is a favored property investment destination that has managed to grab attention of people from all over the planet. Affordable living, amazing weather that remains so all year around, picturesque natural beauty and the unexplored work opportunities are few reasons that have helped Malaysia emerge as the property hub. Properties in Malaysia offer another advantage to investors by presenting them with a wide choice of investment property types. From residential to commercial properties to lands that can be used for construction, in Malaysia investors can find it all with ease.

Currently the new trend that has gained significant momentum in Malaysia in the property investment scenario is in buying residential properties. Analysts say that this is like undertaking an endeavor that is bound to give any buyer the best return in the least possible time. Also, the benefits associated with this type of investment are far overwhelming when compared to the other methods. While buying residential properties in Malaysia buyers can enjoy ample protection under the Sales and Purchase Agreement (SPA) that is started to protect the buyerâ€™s rights fully and avoid violation. This comprises of two parts: Schedule G that is for landed properties and Schedule H that was started specifically for apartments and condos.

Also, banks and lending institutions in Malaysia favor buyers of residential properties by offering finances for up to 90% of the value of the same. The risk in buying residential properties is lesser than that faced while investing in commercial properties. Valuation of property is another advantage that buyers get to enjoy when buying residential properties in Malaysia. Although, the buyers have freedom to higher financing margins and official valuation, but the down-payment requirement still remains lower.

Buyers of residential properties also benefit from a longer security term of the loans which they take against the said property. For people up to the age of 70 the loan tenure may extend to almost thirty years. The rate of interest charged is also lower and lies around 2.4% as the risk involved in such properties is much lesser. The buyers will thus need to arrange a lower monthly installment that will pave a lesser impact on the monthly payout.

Malaysia real estate may offer plethora choices to investors, but buyers in residential sector must be undertaken with care. When buyers get acknowledged about such specialized locations they are more confident in making decisions and are equipped to grab deals whenever a great one comes along. Generally speaking, almost every location in Malaysia is filled with thousands of such properties, which buyers can easily choose depending upon their individual preferences.

Most importantly, unlike other property investments, when buying a residential property in Malaysia, the potential mistakes if committed seem bearable and will not create any fatal impact on investorsâ€™ finances. In the end, being acknowledged about the area, neighborhood and the anticipated future growth can help any buyer in taking the best decision. For investing on any property in Malaysia is like making a wise decision, but when its residential properties itâ€™s like securing oneâ€™s efforts, time and hard-earned cash in the safest investment.

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