



US FINANCED LOANS IN MEXICO

Loans in Mexico for Americans



We have lending partners that offer secure cross-border financing solutions to United States citizens seeking to securely purchase or refinance property in México. For our clients, that's a welcome change to the international lending space.

Financing in Mexico VS the USA

Among other differences, in contrast to property purchases in the United States, México property purchases and financing transactions involve the collection of fees and taxes on the front-end versus on an ongoing basis. This is often one of the most eye-popping differences.

For example, a typical property purchase may involve paying fees and taxes at or before closing around of 7%-12% of the property purchase price. However, favorable property tax treatment, generally lower property insurance premiums, and other reduced expenses make the overall cost of ownership significantly lower on an ongoing basis.

Breakeven might occur a couple of years after closing, and every month thereafter you are “in the money.” Committed to transparency without exception. Ask your Mortgage Advisor to review our Client Fee Letter for a transparent view of all potential costs associated with foreigner acquisition of property in México.



Pricing Method

Mexico loan rates are priced based on risk – nearly identical to the way that mortgages are priced in the United States. Many clients often find that our rates are similar to non-owner-occupied, non-agency mortgage rates in the United States, accounting for international risk.

And just like the US, rates are also based on Income, Fico, and Loan-to-Value.

Loan Program & Terms

Simple programs that others can't match:

- Fully amortized terms up to 30 years
- Fixed interest rates
- No balloon payments
- No hidden fees
- No fx risk (\$USD originated *and* serviced)

Mortgage interest reported in the US
(potentially tax deductible).

Secure financing that's backed by billions of
dollars in capital.

Regulated and audited financial institution in
both Mexico and the U.S.

EXAMPLE

MAXIMUM LOAN AMOUNT *

\$2,500,000

MINIMUM LOAN AMOUNT *

\$250,000

MINIMUM FICO

700

MAXIMUM LOAN-TO-VALUE **

65%

LOAN TERMS

15 - 30 years

LOWEST RATES IN MEXICO

VESTING

Allows clients to borrow and close in the name of a US registered corporation, LLC, or trust. Certain restrictions and documentation requirements apply.

SELF-EMPLOYED

Self-employed or non-traditional income earners enjoy bank statement or alternative documentation income qualification policy. Note that in order to help clients take advantage of the US and México treaty on double taxation, US personal income tax returns will be required from all borrowers to validate US taxpayer status. However, income used as a basis of repayment for the loan can be considered with alternative documentation.



5 STEPS TO FINANCE IN MEXICO



STEP 1 - PRE-QUALIFICATION

Your Mortgage Advisor will guide you through the process of submitting your pre-qualification application so that you can shop with confidence. We offer both standard prequalification credit decisions as well as fully-underwritten pre-approvals for peace of mind.

STEP 2 - FINDING PROPERTY

Once under contract on your new home, a coordinated and step-by-step process begins. Your Mortgage Advisor and Client Concierge will partner with you and your agent to navigate through your escrow to ensure a seamless experience.

STEP 3 - APPROVAL

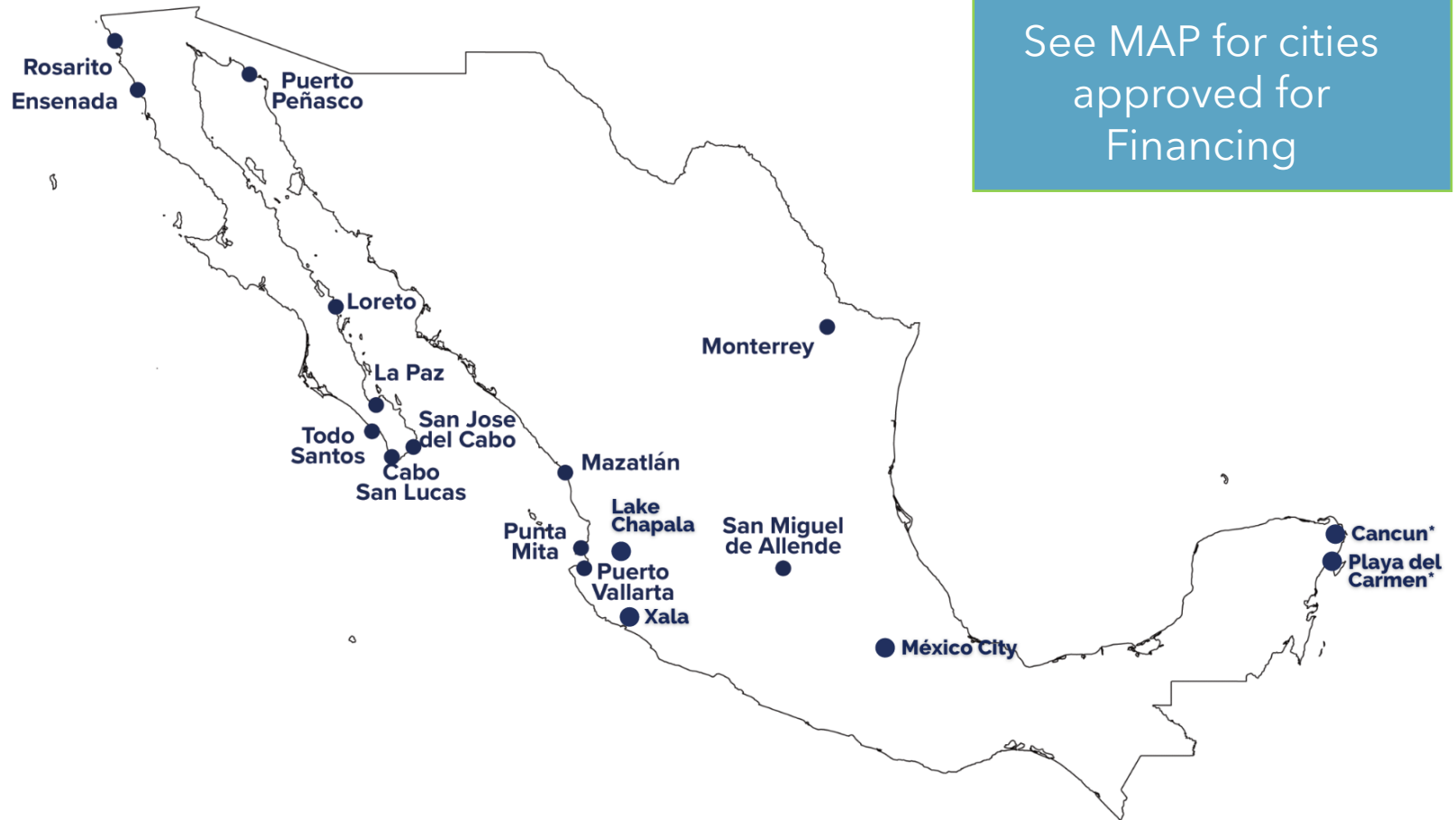
Your Client Concierge will schedule a 30-minute Zoom welcome call with you and your Mortgage Advisor where you'll review and sign important disclosures, discuss any underwriting conditions, pay fees for third-party services, and order key items from vendors to complete your transaction. In this call, we've consolidated 3 weeks of communication into 30 minutes. It's an exciting time when your México homeownership becomes real!

STEP 4 - CLOSING

Our team will be in contact with you and with your Mortgage Advisor (and your agent if you like) to schedule your closing appointment, request any additional needed vesting documentation, and prepare the final escrow instructions for you to wire your funds. Mexico real estate closings are distinctly different from that which you might have experienced in the U.S. They involve a LOT of paper, and an exceptional amount of coordination between buyer, seller, lender, fiduciary, agent(s), escrow, and Notário Público. Beware of any offers to do a “soft closing,” or a closing that doesn’t involve you or your appointed representative (by POA) wet signing documents before a Notário Público.

STEP 5 - LIFETIME PARTNERSHIP

Our lenders are committed to being a lifelong liaison for Mexican homeownership. Because we service our mortgages in house, we love remaining in contact with our clients throughout the life of their mortgage.



See MAP for cities approved for Financing

KEY TERMS

APOSTILE	FIDEICOMISO	FIDUCIARY BANK	NOTARIO PUBLICO
<p>The purpose of an apostille is to authenticate the notarization of documents to be used in a foreign country. Lender works with vendors approved in all 50 states to expedite Notarizations and Apostille stamps.</p>	<p>Foreigners can not directly own real estate within México's 'restricted zone', encompassing land within 100 kilometers of any Mexican border, and within 50 kilometers of any Mexican coastline. To permit foreign investment in these areas, the Mexican government introduced the Fideicomiso. Lender leverages a thoroughly vetted version of this trust agreement to provide legal ownership protections to both the client and the lender.</p>	<p>Under the Fideicomiso, a Mexican bank is designated as the trustee to hold title to the property and is the technical owner of the record. The Bank Trusts enable foreigners to enjoy unrestricted use of land including improvements, expansions, transfer to heirs, and to profit from the sale of the property without restrictions. If the bank goes into financial difficulty, the property is simply transferred to another trustee bank. These laws are federally imposed.</p>	<p>All Notario Públicos are licensed attorneys in México and are backed by a more robust vetting process than that of attorneys in the United States. The Notario Público's responsibilities include review and execution of all required documents related to the real estate transaction, coordinating all aspects of the "Proyecto" with all parties in advance of closing, and ensuring that all documents executed are done so in accordance with Federal Law.</p>

Thank you



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