

"Mortgage por favor"

The only thing you have to ask
Scotiabank, if you want to buy
a property in Mexico.

 Scotiabank

Life. Money. Balance both.

*Buying your house in Mexico is now simple and secure...
with Scotiabank support*



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The only thing you have to ask **Scotiabank**, if you want to buy a property in Mexico.



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Scotiabank Inverlat S.A.

If you are a resident in the United States of America offers you a financing to acquire a house in one of the best destinations of Mexico (initially Tijuana, Los Cabos, Puerto Vallarta and Mayan Riviera).

Our team of professionals will give you the support you need from the moment you application until the closing of your loan. Our commitment is to offer you clear specialized advice and safety through out the home buying process.

Our International Agents will assist you in your own language and in your own country. In the US, a selected group of licensed Mortgage Brokers will guide you step by step.

In Mexico our skilled Specialized Mortgage Executives will coordinate the closing process.

So all you have to say is: Mortgage por favor.

In January 2009, we will be able to take loan applications form Canadian Residents trough the Bank of Nova Scotia Mortgage Development Managers



Reputable, internationally known financial institutions support your needs



Title Insurance and Escrow Agents:



*First American
Title Insurance Company*



Trustee:



Lender:





Currency	U.S. Dollars			
Term	10 years	15 years	20 years	15 years with a 30 year amortization
Interest Rates	7.59% fixed for the first 5 years, Libor + 3.75% for the remaining term	7.80% fixed for the first 5 years, Libor + 4.0% for the remaining term	7.99% fixed for the first 5 years, Libor + 4.25 for the remaining term	8.75 % fixed for 15 years.
Origination Fee	2%			
Prepayment Fee	2% applicable only during the first 5 years			
Monthly payment *	US \$11.92	US \$9.45	US \$8.36	US \$7.87 Fixed

Max LTV:	75%	Age Range:	from 25 to 64 years 11 months
Minimum Value:	US\$100,000	Debt / Income:	40%
Minimum Loan:	US\$50,000	Payment / Income:	25%
Maximum Loan:	US\$600,000	FICO Score:	650+

