

# MEXICO

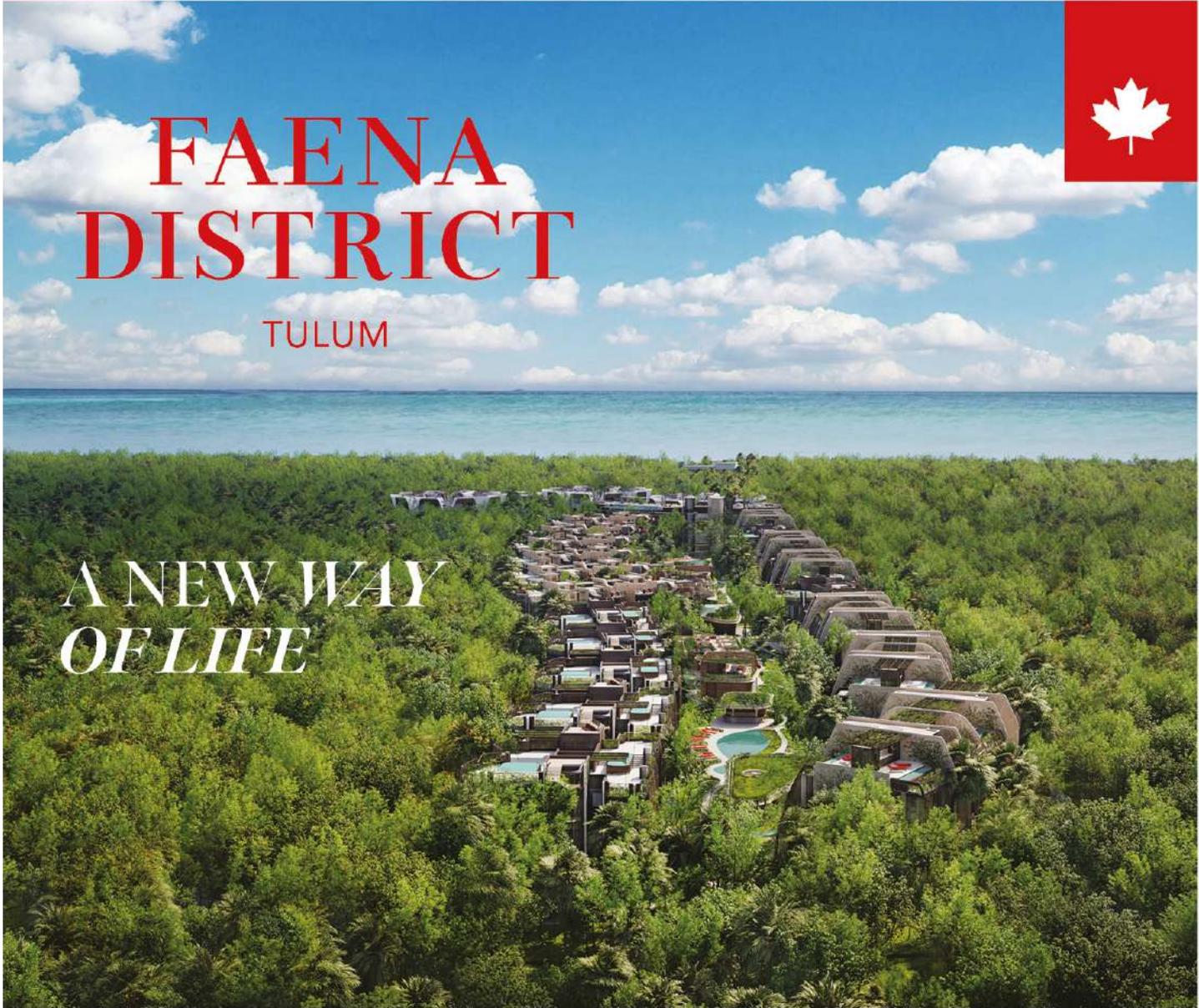
F O R S A L E . C A



## FAENA DISTRICT

TULUM

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OF LIFE*



MEXICO'S PREMIER LUXURY REAL ESTATE DEVELOPER



Haciendas: Echoes of Mexico's Past  
And Their Modern Renaissance

Buying Pre-Construction:  
What You Need to Know

City On The  
Spotlight: Tulum



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RESIDENCIAL



# MERIDA'S PREMIER MASTER-PLANNED COMMUNITY

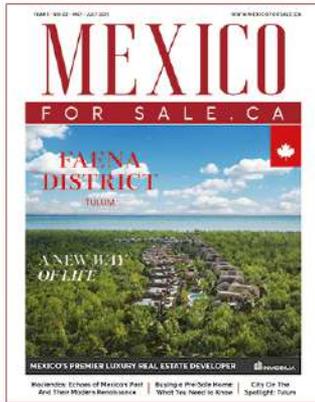
This thoughtfully designed community features private lakes, green areas, walking trails, and resort-style amenities, all located near Merida's top schools, shopping, healthcare, and just 25 minutes from the beach and international airport.

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Dear Readers,



Thank you for the warm reception of our first edition of Mexico for Sale. We've been inspired by the enthusiasm of so many Canadians—like you—who are exploring the idea of living, investing, or retiring in Mexico. Whether you picked up our magazine in Toronto, Vancouver, Calgary, Edmonton, or Winnipeg, we're thrilled to have you on this journey with us.

Mexico for Sale is a print and digital platform created to guide Canadians through the process of exploring real estate opportunities across Mexico. Through our magazine and website, www.mexicoforsale.ca, we aim to provide a centralized hub where trusted information, expert guidance, and curated listings come together—all tailored for Canadian buyers.

In this second edition, we continue to deliver on our promise: to be your trusted Canadian connection to Mexico's most reputable real estate developments. We've expanded our reach and handpicked even more projects—from beachfront escapes and golf communities to charming colonial homes and modern city condos—carefully vetted for their quality, credibility, and value.

We understand that for many, buying a property in Mexico is more than a financial decision—it's a lifestyle choice, a long-held dream, or the beginning of a new chapter. That's why we continue to prioritize transparency, local insight, and professional guidance, working closely with developers who have proven track records and a commitment to delivering on their promises.

This edition also continues to celebrate the vibrancy of Mexican life—its rich traditions, world-renowned cuisine, breathtaking landscapes, and welcoming communities. We believe that understanding the soul of Mexico is just as important as discovering its property market.

Whether you're looking for a vacation home, a smart investment, or your ideal retirement destination, we're here to help you find it—with confidence and clarity.

Thank you for joining us once again.

Warm regards,  
Fernanda Bustos-Estefan  
Editor, Mexico for Sale

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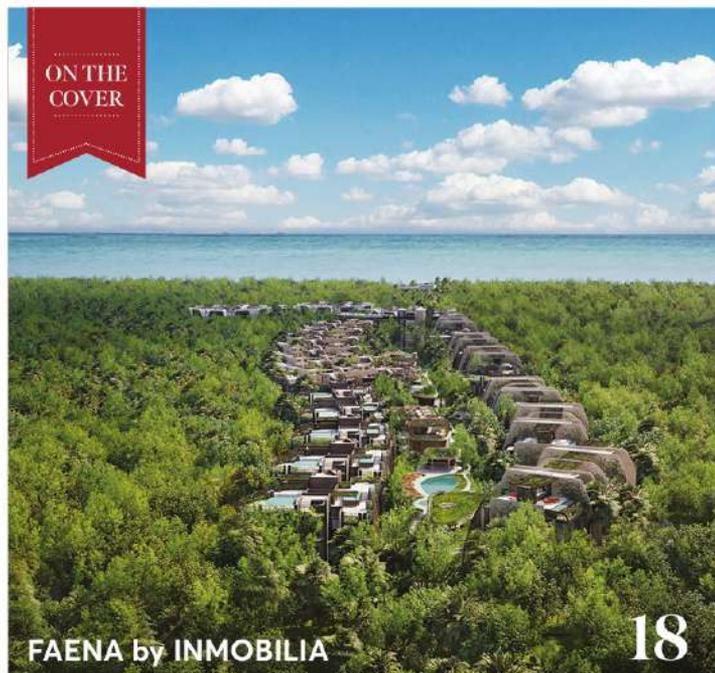
Welcome to the second edition of Mexico for Sale! Discover trusted real estate opportunities across Mexico, curated for Canadian buyers. From beach escapes to colonial charm, this issue brings you expert insights, vetted developments, and a glimpse into the vibrant lifestyle that awaits.

## 10 City on the Spotlight: Tulum Unveiled

Explore how Tulum blends eco-luxury living, ancient ruins, and bohemian charm to become one of Mexico's most captivating destinations. From cenotes to chic retreats, discover why this Caribbean gem is attracting global attention.

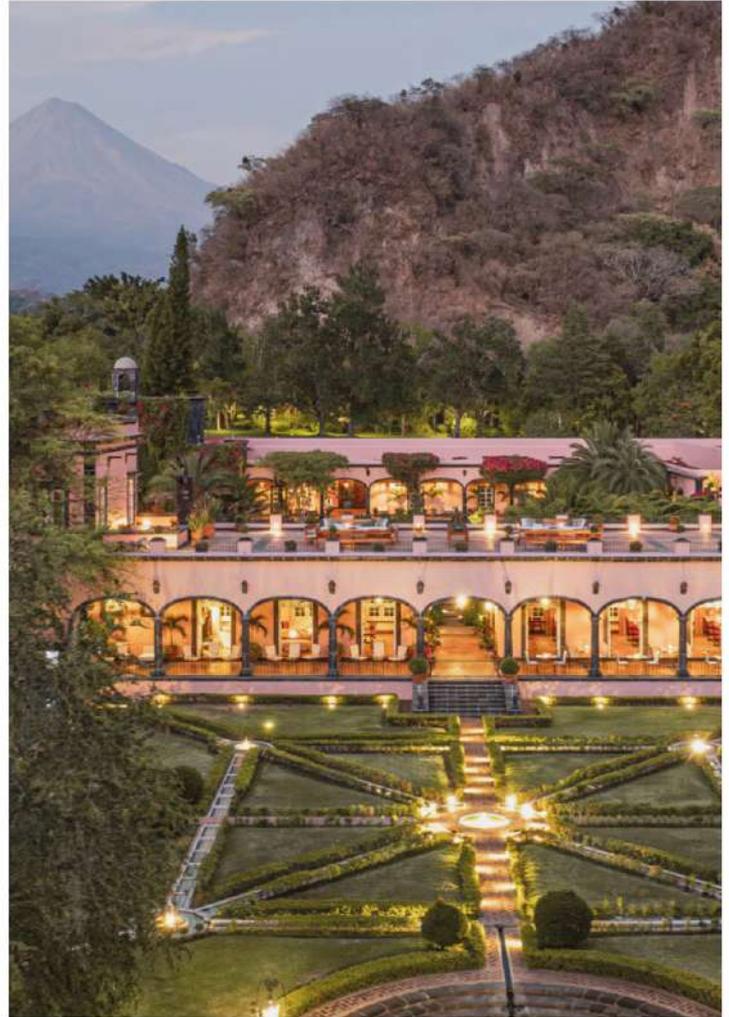
## 14 Haciendas: Echoes of Mexico's Past and Their Modern Renaissance

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Explore options for Canadians to finance property in Mexico, including using home equity, developer financing, or partnering with others. Discover the best strategies to make your dream home a reality.



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## CITY ON THE SPOTLIGHT: TULUM UNVEILED THE RISE OF ECO-LUXURY AND CULTURAL RICHES

**Situated on Mexico's Caribbean coastline,** Tulum has rapidly transformed from a charming beach town into a premier destination renowned for eco-luxury living and natural allure.

Known for its pristine beaches, eco-friendly developments, and vibrant cultural scene, Tulum offers a unique blend of natural beauty and modern luxury. Here's an exploration of Tulum's captivating appeal and what makes it a standout destination for visitors from around the world.

### ECO-FRIENDLY DEVELOPMENTS:

Tulum is at the forefront of eco-conscious living, with a range of developments that prioritize sustainability and environmental responsibility. The real estate market includes solar-powered homes, properties utilizing natural materials, and advanced green technologies. Additionally, the area boasts a growing selection of eco-resorts and luxury villas that harmoniously blend with the natural landscape. These properties often feature rainwater harvesting systems, energy-efficient appliances, and natural cooling

systems, further enhancing the eco-luxury experience and reflecting Tulum's commitment to sustainable living.

### NATURAL ATTRACTIONS AND CULTURAL VESTIGES:

**Cenotes:** Tulum is famous for its cenotes—natural sinkholes filled with crystal-clear freshwater. Popular spots like Gran Cenote and Cenote Dos Ojos offer spectacular snorkeling and diving experiences, drawing adventurers and nature enthusiasts.

**Sian Ka'an Biosphere Reserve:** This UNESCO World Heritage site is a haven for biodiversity, featuring mangroves, lagoons, and a wide range of wildlife. Visitors can explore its pristine landscapes through guided tours and eco-friendly excursions.

**Tulum Ruins:** The Tulum Ruins are one of the best-preserved coastal Mayan ruins, offering a glimpse into ancient civilization with stunning views of the Caribbean Sea. The site's historical significance and breathtaking setting make it a major attraction.

**Local Culture:** Tulum's cultural scene is enriched by local markets, art galleries, and music festivals. The town's blend of Mexican heritage and international influences creates a dynamic cultural tapestry.

### ENCHANTING BOHEMIAN VIBES AND AQUATIC ADVENTURES

Tulum's bohemian atmosphere captivates visitors with its unique, laid-back vibe, attracting people from around the globe. The town's artistic and relaxed character is reflected in its boutique hotels, yoga retreats, and artisanal shops, offering a welcoming environment for those seeking relaxation and inspiration. Complementing this ambiance, Tulum's clear waters and vibrant marine life make it a hotspot for scuba divers and water sports enthusiasts. The nearby Mesoamerican Barrier Reef provides world-class diving opportunities, drawing adventurers eager to explore its diverse.



**PRIME LOCATION AND EASY ACCESS:**

Tulum enjoys a prime location just about a 1.5-hour drive from Cancun, a major international travel hub. This close proximity allows residents and visitors to easily access Cancun's extensive amenities and global connectivity.

Moreover, Tulum is well-served by frequent flights from key North American cities, including Toronto and Vancouver. The nearby Cancun International Airport, accommodating over 25

million passengers each year, ensures convenient travel and enhances Tulum's attractiveness as a destination for both leisure and investment.

There are direct flights from Toronto Pearson International Airport (YYZ) to Tulum International Airport (TQO), with a flight time of approximately 4 hours and 40 minutes. These flights are available multiple times per week, providing convenient access for Canadian travelers seeking to explore Tulum's attractions.

Tulum's unique combination of natural beauty, eco-luxury living, and vibrant cultural scene makes it an exceptional destination for those seeking a high-quality lifestyle and unforgettable experiences. Its stunning beaches, historical sites, and bohemian atmosphere create a captivating environment that attracts visitors from around the world.

Discover why Tulum is becoming a top choice for travelers, adventure seekers, and those looking to embrace a unique and vibrant lifestyle. ♦



**CULTURAL VIBRANCY:**

Tulum's vibrant cultural scene is enriched by its significant expat community, including many Canadians, who contribute to the town's friendly and cosmopolitan atmosphere. This international presence fosters a supportive network for newcomers and enhances the town's appeal.

Additionally, Tulum boasts a diverse culinary scene with restaurants offering everything from traditional Mexican dishes to international cuisine. The town also features a variety of shops and markets, ranging from local crafts to high-end boutiques, providing residents and visitors with a rich and engaging local flavor.





## Experience the Best of Mérida: WHERE TRADITION MEETS MODERN LUXURY

Mérida, Yucatán—where history meets modernity in one of Latin America's safest cities. The city's northern region is a thriving hub of top-tier universities, hospitals, shopping centers, and premium real estate.

Now, two visionary projects redefine luxury living: Zaguán and Aantik, offering sophisticated design, prime locations, and a lifestyle tailored for modern homeowners and investors.



# ZAGUÁN

## ZAGUÁN: TIMELESS ELEGANCE & UNMATCHED SUNSETS

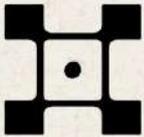
Inspired by Mérida's colonial charm, Zaguán features six apartment typologies named after the city's most iconic neighborhoods. Whether you seek a loft or a spacious residence, Zaguán offers stunning homes starting at CAD \$390,000—a prime investment in a high-growth market.

# AANTIK

Aantik, a collaboration between SUA Desarrollos and Sordo Madaleno, is a Mayan-inspired sanctuary designed for holistic living. This mixed-use development features:

- Residences with breathtaking views
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## FLY TO MÉRIDA, FALL IN LOVE, AND BUY!

Take advantage of the exclusive "Fly and Buy" promotion—purchase a home in Zaguán or Aantik, and SUA Desarrollos will reimburse your flight to Mérida!\*

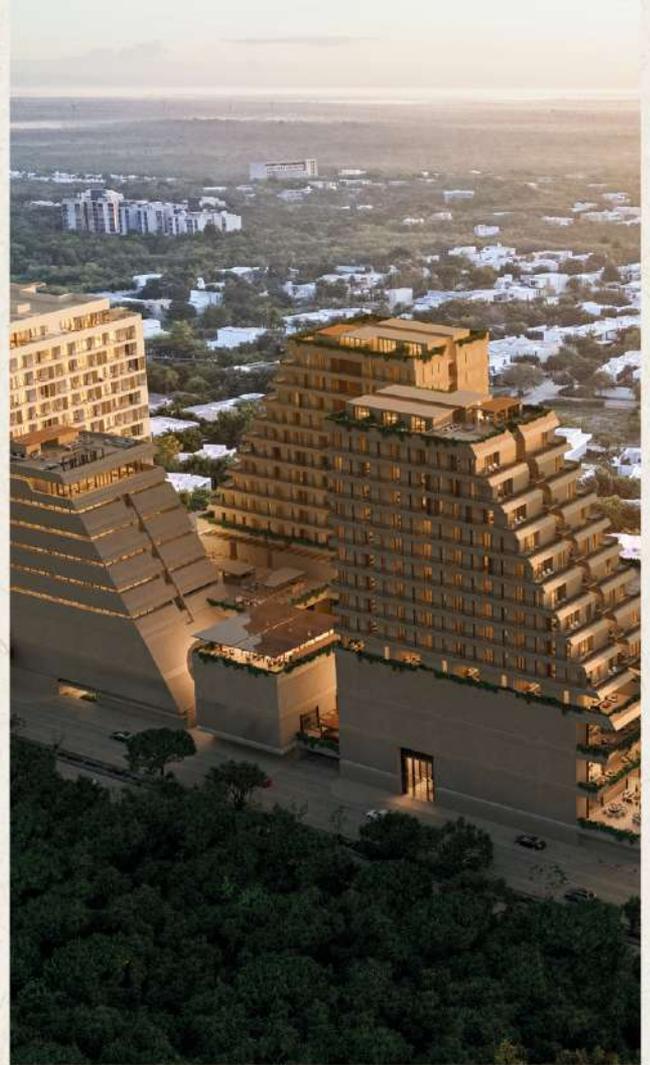
**Mérida is calling—are you ready to start your new chapter?**

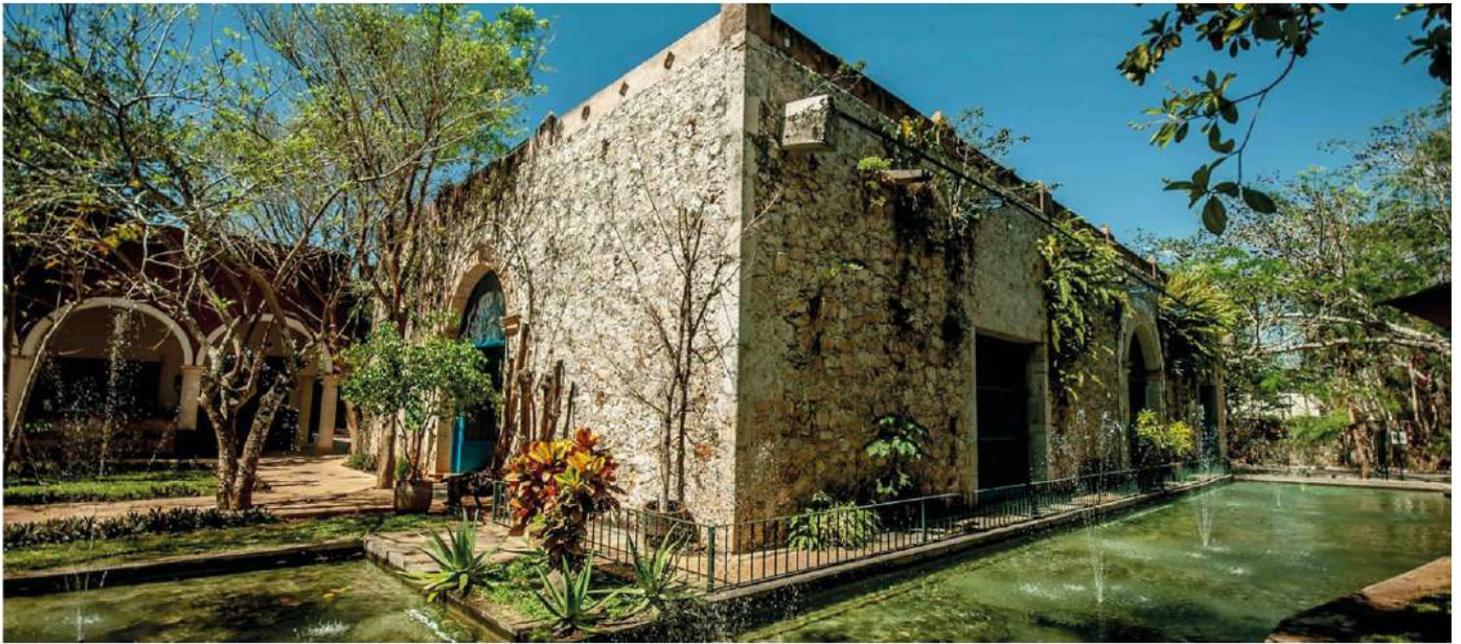
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## HACIENDAS: ECHOES OF MEXICO'S PAST AND THEIR MODERN RENAISSANCE

**Haciendas, once the heart of Mexican agriculture and social life, now stand as elegant reminders of a bygone era. These grand estates, which played a central role in shaping the cultural and economic landscape of Mexico, have evolved over the years.**

Today, many haciendas have been transformed into luxurious hotels, upscale residences, or stunning venues for special events, offering a unique blend of historical charm and modern sophistication.

### THE HISTORICAL SIGNIFICANCE OF HACIENDAS

Originally, haciendas were large agricultural estates that emerged during the Spanish colonial period, starting in the 16th century. These sprawling properties were primarily dedicated to the cultivation of crops such as sugarcane, coffee, and cotton, as well as the raising of livestock. Haciendas were not just farms; they were self-sustaining communities. They included everything from housing for the owners and their families to living quarters for workers, chapels, and even schools.

The hacienda system was a symbol of economic power and social status. It represented a feudal-like structure where wealthy landowners exerted considerable influence over the local economy and their workers. The grandeur of haciendas reflected their owners' wealth and the central role these estates played in the agricultural and economic sectors.

### CULTURAL AND ARCHITECTURAL HERITAGE

Architecturally, haciendas are renowned for their distinctive styles, which blend Spanish colonial design with local Mexican influences. The typical hacienda featured a central courtyard surrounded by a series of buildings, including the main residence, storage areas, and workshops. The courtyards were often adorned with lush gardens, fountains, and colorful tiles, creating an oasis-like environment.

The cultural significance of haciendas extends beyond their physical structures. They were the centers of social life and culture in their regions. Festivals, religious ceremonies, and community gatherings often took place within their walls, making them integral to the social fabric of colonial Mexico.

### HACIENDAS TODAY: A MODERN TRANSFORMATION

In contemporary Mexico, many haciendas have been repurposed to preserve their historical charm while catering to modern needs. Several notable haciendas have gained recognition for their transformation into luxurious destinations or exclusive residences:

**Hacienda de San Antonio:** Situated in Colima, this hacienda is a luxurious hotel and spa, known for its serene environment and exquisite design.

**Hacienda El Carmen:** Found in Jalisco. Located near the town of El Carmen, this hacienda has been transformed into a luxury resort and event venue.

**Hacienda Temozon:** Located in the Yucatan Peninsula, this hacienda is now a renowned luxury hotel, offering guests a unique blend of history and modern comfort.

**Hacienda San Jose:** Also in Yucatan, this hacienda has been converted into an upscale retreat, providing a tranquil escape with historical allure.



### INTERNATIONAL FIGURES AND HACIENDAS

The allure of haciendas has also attracted international attention. Notable personalities from various fields have purchased haciendas, drawn by their historical significance and charm.

**Bernard Arnault:** The founder and CEO of LVMH, the world's largest luxury company with brands such as Louis Vuitton and Dior, has acquired Hacienda Katanchel near Merida, Yucatan. This historic estate will be transformed into a boutique hotel. Guests will enjoy a unique experience that blends history, luxury, and culture.



**Carlos Slim:** The renowned Mexican businessman has invested in several historical properties, including haciendas, enhancing their preservation and modern use.

**Richard Branson:** The British entrepreneur has shown interest in Mexican properties, including haciendas, integrating them into his global hospitality ventures.

### CITIES WITH NOTABLE HACIENDAS

In Mexico, the cities and regions known for their abundance of haciendas include:

**Merida:** The capital of Yucatan, known for its numerous well-preserved haciendas and their transformation into hotels and event venues.

**San Luis Potosi:** Home to several historical haciendas that have been adapted for modern use.

**Puebla:** This city boasts several haciendas with significant historical and architectural value.

Haciendas represent a fascinating chapter in Mexico's history, symbolizing the grandeur and social structure of the colonial era. Today, these magnificent

estates continue to captivate with their blend of historical charm and modern luxury. Whether as luxury hotels, exclusive residences, or stunning event venues, haciendas offer a unique glimpse into Mexico's rich past while embracing the present. For those interested in Mexican culture and history, exploring these transformed estates provides a deeply enriching experience. ♦



# FAENA DISTRICT

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 INMOBILIA





# FAENA DISTRICT

## TULUM



### More than a *development*, a living masterpiece

In the vibrant heart of the Riviera Maya, a new cultural district is taking shape—a destination that redefines what it means to live, to feel, and to belong. Conceived by Alan Faena and designed by Brandon Haw Architecture, Faena District Tulum is not just a place—it's a portal to a more elevated way of life.

Inspired by the sacred energy of the land, this visionary community fuses art, architecture, wellness, and sustainability into a living masterpiece. Every element is meticulously curated to awaken the senses and nourish the soul.

“There are places of power and places of beauty—this is an ancient land that for centuries has guarded the healing energy for our common future.”

—Alan Faena

Rising organically from the jungle, the hotel is composed of three sculptural petals that embrace the Caribbean breeze. Inside, it reveals signature Faena spaces: The Living Room, a refined three-course restaurant, and the ethereal Tierra Santa Healing House, created by Inge Theron as a sanctuary for body, mind and spirit.

Facing the sea, the Ocean Club emerges as the new epicenter of sophistication in the Mexican Caribbean. Floating pools with endless views, curated culinary experiences, and lush gardens designed by Maat Handasa make this a haven of barefoot elegance and intentional design.



At the heart of the district, 147 residences reinterpret the art of tropical living. Inspired by Mayan architecture and crafted with raw concrete, warm wood, chukum plaster, and burnt sienna latticework, these homes blend timeless design with the richness of the surrounding jungle.

Spacious one- to three-bedroom residences feature rooftop gardens with infinity-edge pools, outdoor kitchens, soaking tubs, and double-vanity bathrooms—all integrated with the rhythm of the land.



Just minutes from Tulum's archaeological treasures and the new Tulum International Airport, Faena District Tulum invites a new generation of visionaries and conscious investors to co-create a cultural ecosystem rooted in beauty, expression, and evolution.

This is more than architecture—it's a way of being.



A place where art breathes,  
where nature heals, and where every  
moment is an invitation to evolve.

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while art uplifts *the soul*”

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[faenatum.mx](http://faenatum.mx)

 INMOBILIA



## UNDISCOVERED SHORES: COASTAL CITIES WITH STRONG POTENTIAL

**For Canadian investors and retirees seeking promising overseas real estate opportunities,** Mexico offers more than just its well-trodden destinations like Puerto Vallarta and Cancun. Several lesser-known coastal cities are emerging as attractive alternatives, combining significant growth potential with excellent value.

Cities such as Merida, Punta Mita, Mazatlan, and Huatulco are rich in culture and charm. Here's why these hidden gems are worth considering for your next real estate investment or retirement haven.

### **MERIDA: COLONIAL CHARM MEETS MODERN GROWTH**

Merida, the capital of the Yucatan Peninsula, is a city that beautifully blends colonial charm with modern amenities. Known for its stunning haciendas and vibrant cultural scene, Merida is quickly becoming a hotspot for investors seeking both beauty and potential. Property prices here remain significantly lower than in more established tourist destinations.

Merida's real estate market is poised for growth, driven by its strategic location just a few hours from Cancun's international

airport and direct flights to Toronto's international airport. This accessibility is further enhanced by expanding infrastructure, including new highways and improved public services.

The city's low cost of living and high quality of life—highlighted by its safety and welcoming expat community—make Merida an ideal destination for retirees and snowbirds alike.

### **PUNTA MITA: OCEANFRONT LUXURY WITH WORLD CLASS GOLF**

Punta Mita, nestled along Mexico's breathtaking Pacific coastline, is a private paradise known for its ultra-luxurious lifestyle and elite golf experiences. This exclusive enclave features some of the country's most prestigious resorts and residences, offering unmatched privacy, elegance, and natural beauty.

One of Punta Mita's most distinctive features is its world-class golf. The area is home to two signature Jack Nicklaus golf courses—Pacifico and Bahia—located within the prestigious Punta Mita Golf Club. With stunning ocean views and impeccably maintained fairways, these courses attract avid golfers and luxury seekers from around the world. Just 45 minutes from Puerto Vallarta, Punta Mita combines tranquility and seclusion with

convenient access to fine dining, culture, and international travel. Whether you're seeking a private retreat, a high-end second home, or a serene lifestyle with top-tier amenities, Punta Mita offers an exceptional setting for luxury living.

### **MAZATLAN: THE PACIFIC'S RISING STAR**

Mazatlan, located on Mexico's Pacific coast, is gaining traction as an emerging real estate market. Known for its beautiful beaches, historic center, and affordable cost of living, Mazatlan offers a significant value proposition for investors. The average price for a two-bedroom apartment in Mazatlan is approximately **\$180,000 CAD**, making it an attractive option for those seeking affordability combined with potential appreciation.

The city's real estate market is buoyed by ongoing development projects and a growing expatriate community. Mazatlan's strategic location, with frequent flights to major North American cities, enhances its appeal for Canadians looking to invest or retire abroad. The city's blend of cultural richness, safety, and economic potential makes it a standout choice for savvy investors.



### HUATULCO: ECO-FRIENDLY GROWTH ON THE SOUTHERN COAST

Huatulco, located in the southern state of Oaxaca, is celebrated for its eco-friendly development and pristine beaches. This lesser-known destination is quickly becoming a favorite among investors seeking sustainable and scenic properties. Huatulco offers both value and growth potential.

The area's commitment to environmental preservation, combined with its picturesque bays and burgeoning tourism sector, positions it as a promising market for real estate investment. Huatulco's strategic location near the bustling port city of Salina Cruz and its growing infrastructure make it an appealing option for Canadians looking for a tranquil yet dynamic investment opportunity.

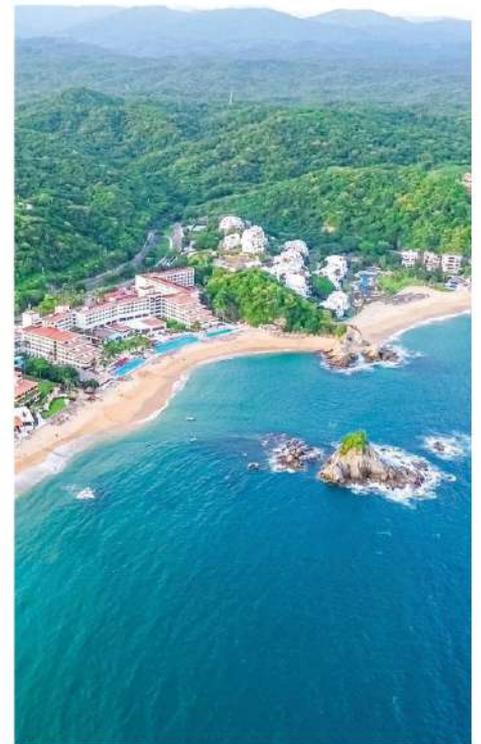
experienced local agents and brokers who can guide you through the nuances of the Mexican real estate market. Their expertise will be invaluable in navigating the process and ensuring a successful investment. With the right support, these hidden gems could become the ideal backdrop for your next chapter in the sun. ♦



### WHY THESE CITIES STAND OUT

Compared to more established Mexican destinations, Merida, Punta Mita, Mazatlan, and Huatulco offer exceptional value. Each city presents unique cultural and lifestyle attributes—ranging from Merida's colonial charm to Huatulco's eco-friendly ethos—making them highly attractive to retirees and snowbirds. The combination of culture, and lifestyle appeal is complemented by strong growth potential, driven by ongoing infrastructure investments, increasing tourism, and expanding expatriate communities. Additionally, all four cities are well-connected to North America, with frequent flights to major Canadian cities, ensuring convenience for Canadian investors and retirees seeking a promising overseas opportunity.

As you explore these promising locations, consider working with our



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# IIIIINFINITIIII MÉRIDA

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*Restaurant / Café*

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*Piste de jogging*

**Snack bar**  
*Bar à collations*

**Grills**  
*Grills / Barbecues*

**Family pool**  
*Piscine familiale*

**Sky deck**  
*Terrasse panoramique (sky deck)*

**Gym and wellness spa**  
*Spa et centre de bien-être*

**Multipurpose room**  
*Salle polyvalente*

**Kid's corner**  
*Espace enfants*

**Indoor pool**  
*Piscine intérieure*

**Children's event room**  
*Salle d'événements pour enfants*



[infinitimérida.com](http://infinitimérida.com)



## BUYING A PRE-CONSTRUCTION HOME: WHAT YOU NEED TO KNOW

**To ensure a safe investment, check out our brief guide on the key points to consider before purchasing a home in pre-construction.** The pre-construction model, meaning buying during the construction of the property, started becoming very successful about 15 years ago. Developers find this method very practical to finance construction through the people interested in purchasing the properties.

For buyers, the advantage is that since the property is in the development stage, the price is lower, so everyone wins.

Here are some key points to review before signing any contract to ensure you make the best investment.

### REPUTATION OF THE DEVELOPER AND PROGRESS

One of the key aspects to carefully review before signing any contract is the land, or if applicable, the progress of the construction and the reputation of the developer or construction company. You can check out other

properties that are already finished to get an idea of what it would be like if you decided to buy a pre-construction home with them.

### CONTRACTS

One of the things you should pay special attention to, apart from the contract itself, is the schedule for the project's completion dates, the features with which it will be delivered, and when.

The **PROFECO** (Federal Consumer Protection Agency) stipulates that in a purchase agreement, there may be penalties if the property is not delivered on time or as agreed. This is why having a calendar signed by both parties is important.

Some of the key points that should be included in the contract are:

- 01** Size, square meters, and floor plans.
- 02** Whether the property has a garden, terrace, balcony, pool, etc.
- 03** How many parking spaces and their dimensions.

**04** Specify the type of finishes with which the kitchen, bathrooms, closets, floors, carpets (if applicable), and windows will be delivered.

**05** What amenities the complex offers and when you'll be able to start using them.

The National Chamber of the Housing Development and Promotion Industry offers access to contracts that clients have used for property sales, so you can review them and get a clearer picture.

It's always a good idea to seek advice from a trusted lawyer in matters of contracts and legal issues and have them review the contracts before you sign them.





### SERVICES AND UTILITIES

Sometimes, services may seem like an obvious part of the construction, but technology has advanced a lot, and modern systems allow for savings and a reduced environmental impact. You can request a review of permits and authorizations and ask the developer about the following basic services:

- Electricity.
- Drinking water.
- Drainage and sewage.

### FINANCING

Not all banks offer mortgages for pre-construction homes, so it's best to check with your trusted bank to ensure you can access this product.

It's also important to keep in mind that bank mortgage loans in Mexico offer a much higher interest rate than in Canada. The average mortgage rate in Mexico is around 11.5%.

If you're not a Mexican citizen and don't have income generated in Mexico, it's difficult to obtain a mortgage from a Mexican bank.

This explains why many homebuyers in Mexico opt to use financing offered by the developer, which is often offered at zero interest. A common financing model is as follows:

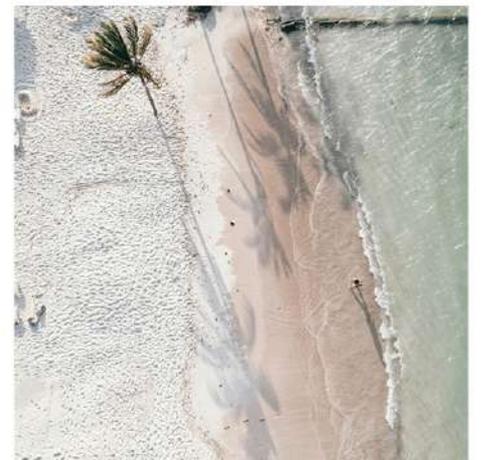
- 20% down payment.
- 30% of the property price paid in installments at zero interest.
- 50% of the total property value paid upon delivery of the property.

There are variations of this model, and developers tend to be flexible.

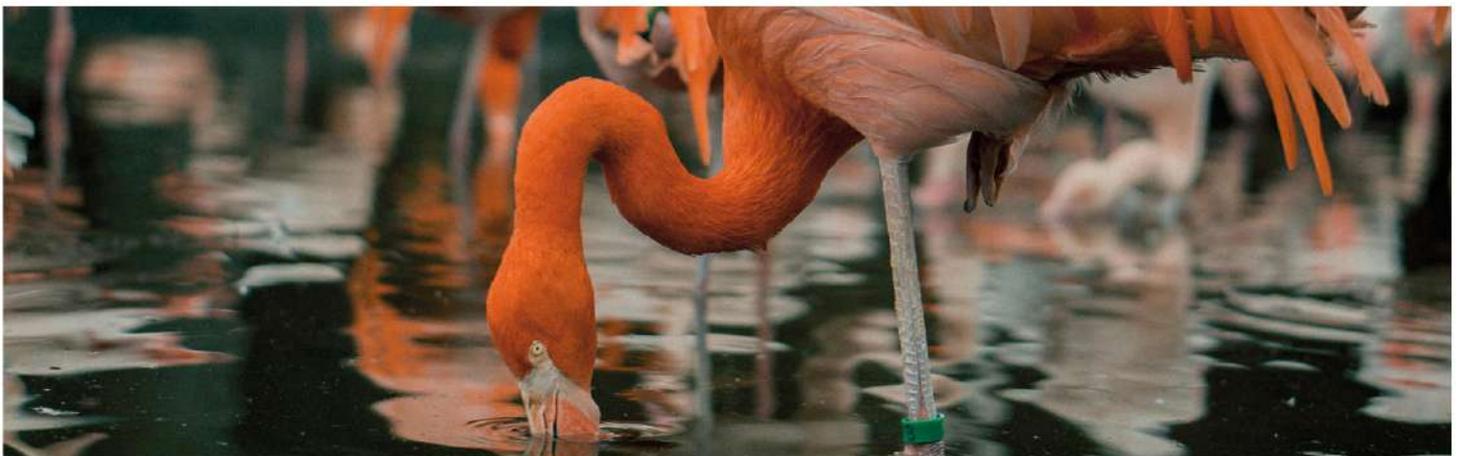
### OTHER EXPENSES RELATED TO BUYING REAL ESTATE

There are some additional expenses you should consider, such as the appraisal and work verification, which generally amount to 1% of the property's price.

Buying a home in pre-construction can be an excellent opportunity to consolidate your wealth and make a smart investment. You just need to carefully review the most important points to make the best decision and enjoy your new home in the future. ♦



**Disclaimer:** This document is for informational purposes only and does not constitute legal, financial, or tax advice. Readers are encouraged to consult qualified professionals, including lawyers, notaries, and tax advisors, to address their specific circumstances and ensure compliance with all applicable laws and regulations.



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The Reserve at Mayakoba redefines luxury living in the Caribbean, blending seamlessly into the stunning natural beauty of the Riviera Maya.

Our project is developed on a 66,408 m2 lot, of which 65% are dedicated to natural conservation. This allows us to offer you a unique opportunity to live in harmony with nature. The design incorporates cutting-edge sustainable architecture elements while protecting and preserving the natural beauty of Mayakoba.

Imagine waking up every morning in a luxurious tropical paradise surrounded by the tropical jungle, dense mangroves, freshwater canals, and the world-class El Camaleón golf course.



# THE RE

a

## Amenities

🌿 Club House

🌿 Multiple uses room

🌿 Gym

🌿 Exterior Pool Spa

🌿 Beach Club

🌿 Kids club

🌿 Yoga Deck

🌿 Whisky Cigar Bar



RESERVE  
at mayakoba

## The Mexican Caribbean

Located in the Yucatán Peninsula, the Riviera Maya boasts an abundance of natural and cultural resources. The area's expansive, powder-white sand beaches and crystal clear waters are home to the second largest coral reef barrier in the world.



Get more information about  
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## FINANCING YOUR DREAM HOME IN MEXICO: A GUIDE FOR CANADIANS

For many Canadians, the idea of owning a property in Mexico—whether as a vacation home, retirement haven, or investment opportunity—is incredibly appealing. However, financing the purchase of a property in Mexico as a foreigner can be more complex than buying a home in Canada.

Fortunately, several options can make the process easier, allowing you to leverage your financial resources effectively. Here's a guide to help you navigate these options.

### 01 LEVERAGING CANADIAN CREDIT PRODUCTS

One of the easiest ways for Canadians to finance a property in Mexico is by using their existing credit products in Canada. This approach provides flexibility and familiarity, as you'll be dealing with your local financial institutions.

**Home Equity Line of Credit (HELOC):** If you already own a home in Canada, tapping into your home equity can be a smart move. A HELOC allows you to borrow against the

value of your home and can offer a low-interest option to finance your Mexican property. You can draw on this line of credit as needed, making it ideal for those who plan to renovate or purchase over time.

**Refinancing Your Canadian Home:** Another option is to refinance your current mortgage, freeing up equity to purchase a property in Mexico. Refinancing might enable you to secure a larger sum upfront, providing enough funds for a down payment or even the full purchase price, depending on the value of your Canadian home.

### 02 DEVELOPER FINANCING FOR PRECONSTRUCTION PROPERTIES

Investing in pre-construction real estate in Mexico is increasingly popular because it's more affordable than buying fully constructed properties.

Plus, it offers flexible financing options from developers:

#### Popular Payment Structures:

50% down payment, 30% in deferred payments throughout construction at zero interest, and 20% upon delivery.

80% down payment, with 20% upon delivery.

Many Mexican developers offer flexible options like paying 30-50% upfront and the rest during construction or at delivery. Bigger upfront investments may lead to discounts.

This flexibility makes presale purchases attractive for long-term investors focused on maximizing ROI.





**03 INVEST WITH A PARTNER OR FRIEND**

Pooling resources with a partner, friend, or family member is another practical option to finance a property in Mexico. This approach allows you to split the costs of the down payment, maintenance, and any associated fees. It can make buying a vacation or investment property much more affordable, especially if both parties use the home at different times of the year.

When investing with others, it's crucial to have a legal agreement in place outlining ownership shares, responsibilities, and exit strategies should one party want to sell their share. A well-drafted contract will protect both parties and ensure smooth co-ownership.



**04 OBTAINING A MORTGAGE FROM A MEXICAN BANK**

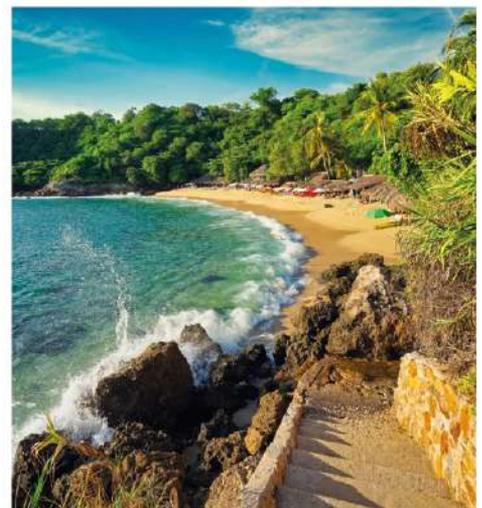
Although it is possible for foreigners to obtain mortgages from Mexican banks, this option tends to be more challenging. Mortgage terms in Mexico for non-residents often come with high-interest rates, strict eligibility requirements, and shorter loan periods compared to Canadian banks. Additionally, you will likely be required to provide a substantial down payment—often around 30-50% of the property's value—and have a strong financial profile.

Many Canadian buyers find that Mexican mortgages are not the most attractive option unless they are already established in the country or have significant cash reserves. It's worth exploring, but it's usually a last resort for foreign buyers.

**FINDING THE RIGHT FINANCING FOR YOU**

Financing a property purchase in Mexico requires careful planning and an understanding of the available options.

Whether you're leveraging credit from Canada, exploring developer financing, or investing with a partner, it's important to consult with trusted financial and legal professionals. With the right strategy, Canadians can turn their dream of owning property in Mexico into a reality. ♦



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# Best properties in south-east Mexico.



CAD \$ 519,390

**Modern apartment in the best location in Merida. Torre Indico P601.** Via Montejo, 3 bedrooms, 3.5 bathrooms, ac, living room, dining room, equipped kitchen, amenities, 2 parkings, green areas, swimming pool, terrace, beautiful view, great opportunity for invest.



CAD \$ 812,685

**Harmonia A-001.** Brand-new Apartment, in a private community in YCC. Club House, 2 bedrooms with full bathrooms, Living room, Dining room, Kitchen, Terrace, 2 Parking spaces and more.



CAD \$ 445,999

**Kanha Park. Lot 24.** 601.66 m<sup>2</sup>. Within the YCC, this is the most exclusive development to live in. Over 55,000 m<sup>2</sup> of green areas, a clubhouse, and amenities.



CAD \$ 1,651,760

**Amanha A-12.** Brand-new residence in a private community at the best location in Yucatán Country Club. Overlooking the Jack Nicklaus Signature Golf Course. Controlled access, Kitchen, Living and dining room, 3 Bedrooms, 3.5 Baths, Swimming Pool, Family Room, 3 parking spaces & Rooftop.



CAD \$ 590,130

**Yucatan Country Club. Lot 16.** 589.93 m<sup>2</sup>. Ranked as the best community to live in Mexico, 18-hole Golf Course designed by Jack Nicklaus, Club Haus, the best amenities in town and much more.



CAD \$ 721,452

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