

**HSBC Conditions HSBC**

Maximum term Up to 25 yrs  
 Maximum Credit amount Based on Customer Income  
 Fare Income Relation 25%  
 Indebtedness 40%

	LTV	Credit Score	
	720+	680-719	650-679
Annual Rate (*)	8.50% FIXED RATE UP TO 3 YEARS, THEN Libor 3 / 4%	8.75%fixed Rate up to 3yrs then Libor3+4%	9%fixed Rate up to 3yrs then Libor3+4%
	75%	Up to USD 500,00	
	70%	Between USD 501,000 and USD 750,000	
	65%	Between USD 751,000 and USD 1,000,000	
	60%	USD 1.0MM and over	

Minimum Annual Rate 8.50%  
 Review and rate adjustment Quarterly  
 LTV Max over appraisal fee Up to 80% (appraised or list price Which ever is lower)  
 Front end Fee one time) 2.5%  
 Home Owner's insurance Required, included on monthly payment  
 Life insurance Required, (US Policies accepted)  
 Appraisal Fee Est \$600  
 Legal Fees 1.25% of Loan Amount  
 Transfer Tax N/A  
 Pre payment Penalty None  
 Contact Info Luis D Rodriguez, Stewart Title Costa Rica, 506-2258-5600 or 214-774-2204

**MGR Group Conditions MGR**

Maximum term Up to 30 years  
 Maximum Credit amount N/A  
 Fare Income Relation N/A  
 Indebtedness N/A  
 Annual Rate (\*) Rates can change at any time, but today's pricing on case by case scenarios are 7.25% Fix 30/30 or 6.875% on 5 Y/30 -10 Y / IO  
 Fico Score Minimum of 720 and up for Stated Income Verified Assets, Full Docs required 680 Minimum

Minimum Annual Rate 7.25%  
 Review and rate adjustment N/A  
 LTV Max over appraisal fee 80%  
 Front end Fee one time) N/A  
 Home Owners insurance N/A  
 Life insurance N/A  
 Appraisal Fee N/A  
 Legal Fees N/A  
 Transfer Tax N/A  
 Pre payment Penalty N/A  
 \* Terms and conditions will change depending on the Bank.  
 Contact Info Louis Jimenez at 310-822-6967, 310-963-2226

**Improsa Improsa**

Maximum term 25 years  
 Maximum Credit amount Maximum of 750,000 USD  
 Fare Income Relation 40%  
 Indebtedness N/A

Annual Rate (*)	8.50% FIXED RATE UP TO 3 YEARS, THEN Libor 3 / 4%
-----------------	---

Minimum Annual Rate 8% (floating, ADD .25% per year for fix up to 3 years)  
 Review and rate adjustment Trimestral  
 LTV Max over appraisal fee Up tp 75% depending on the credit score and the PTI ratio  
 Front end Fee one time) 2%  
 Home Owners insurance yes (INS)  
 Life insurance yes if more than 65% financing is required  
 Appraisal Fee approx. \$500.00  
 Legal Fees 0,75%  
 Transfer Tax N/A  
 Pre payment Penalty No  
 \*  
 Contact Info German Gonzalez at (506) 22.84.40.81