



DESUR

REAL ESTATE

**A mortgage loan tailored to
each client.**



“

**We help you materialize
your dreams...**

”

Obtain a mortgage loan quickly and easily with more
flexibility, speed and simplicity.

Competitive advantages



Qualification in less than 3 minutes.



Rate from 10.60% depending on term and down payment.



Term from 5, 10, 15, 20, 25 and up to 30 years.



Score since:
Physics: 609



Salaried employees 20% down payment and 80% loan.



Credits to foreigners without the need to be a Mexican resident.



No penalty for advance payments.



Product Information

Desur's Loans

	Technical information
Amount from Minimum	\$500,000
value of the home	\$1,250,000
Maximum capacity	Mex economy: 90% salaried, 80% PFAE Foreign economy: 80%
Annual interest rate	10.60% - 11.30%
Term up to	30 years
Opening fee	2.00%
Life insurance	\$1 per thousand
Damage insurance	\$0.4 per thousand
Administration fee	\$499 + VAT per month
Mortgage guarantee with	Use of residential or mixed land (less than 20%)



Profile and Bureau

BC Score MX

Flexibilities

Accredited

- The co-borrower does not need to be related

	Revision	Straight
Salaried	609 - 640	641+
PFAE	628-660	661+

Bureau

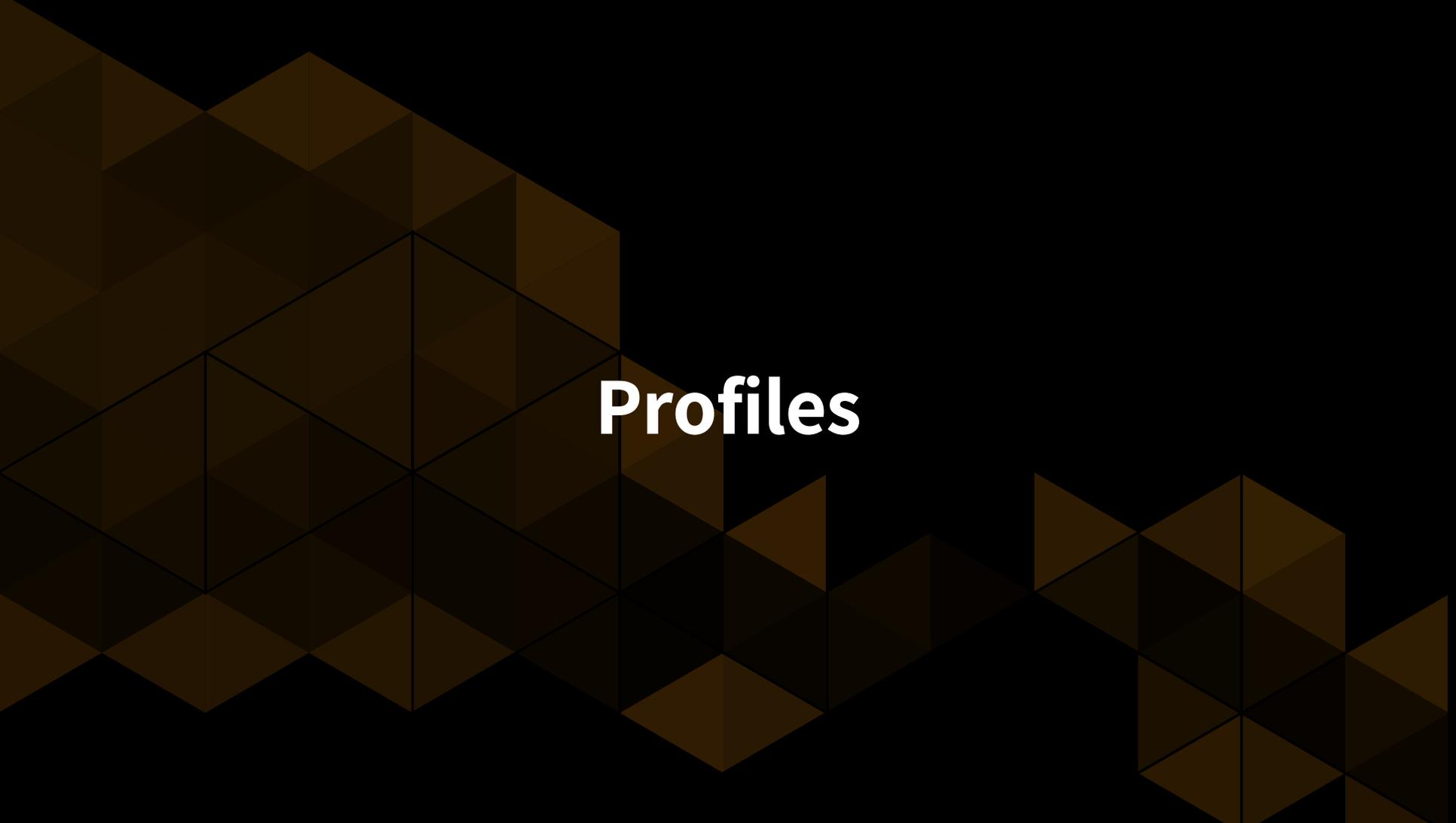
- We are flexible with tax credits, service and communication accounts.

We give highest priority to current accounts.

However, there are accounts not eligible to credit:

- MOP 03 or more in historical mortgage
- Accounts closed as of MOP 03 in the last 12 months where the last payment amount is greater than 1,000 UDIS
- Accounts opened with MOP 97 (removed) with a balance greater than 1,000 UDIS
- Withdrawals in the last 48 months greater than 1,000 UDIS





Profiles

Profile of the participants

Nationality:

- Foreign
- Mexican

Income verification (all countries):

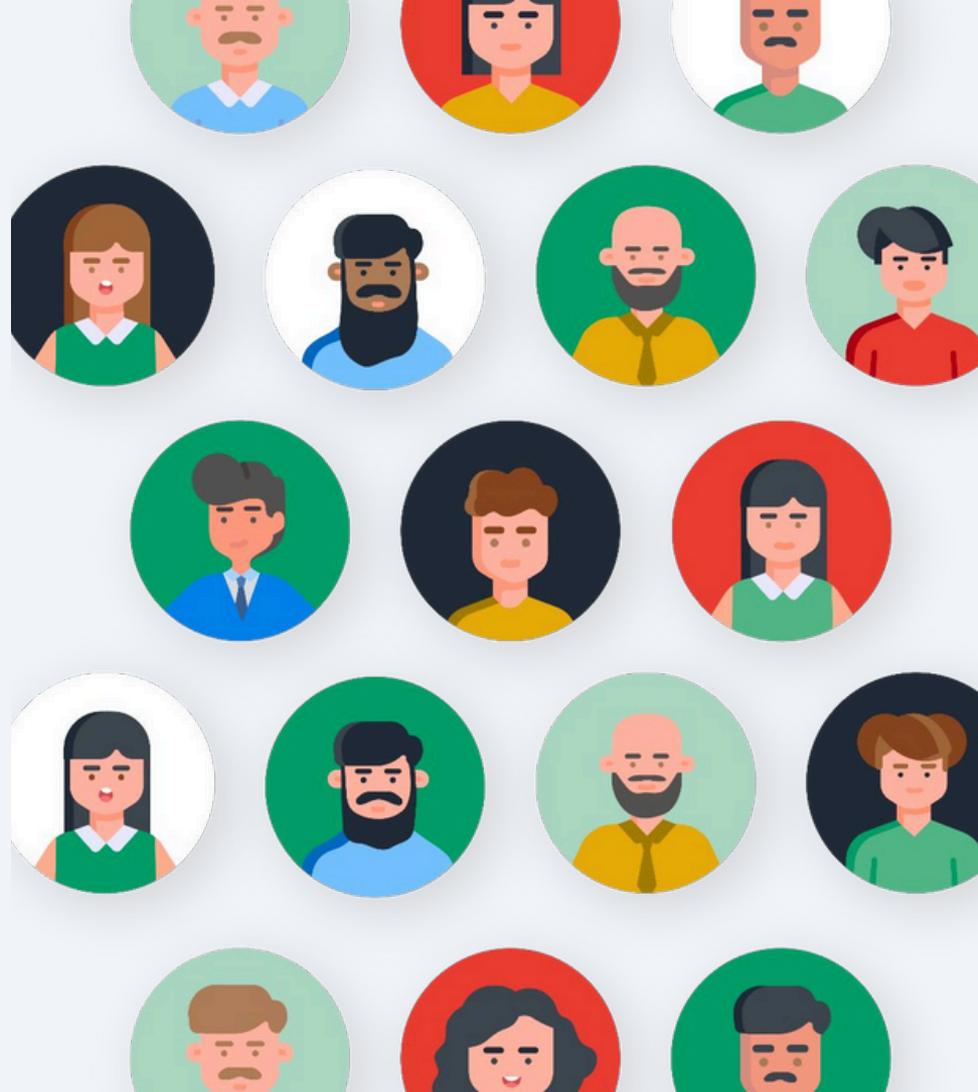
- Employees Pensioners (FOVISSSTE, IMSS, ISSTE)
- Individuals with business activity (PFAE)
- Independents (RIF and RESICO)

Age:

- Between 18 and 64 years (age + period not exceeding 74 years 11 months)

Minimum Income:

- \$22,100 gross per month



Foreigners of any nationality:

Profile

- Foreigner regardless of immigration status

BC Score

	Revision	Direct
Salaried or Independent	689-724	+725

Warranty

- We can operate in restricted areas

Income verification (all countries with BC Score)

- Independent
- Salaried Employees



Rate Assignment

Home Acquisition / Mortgage Improvement

Unlike other institutions, the rate at DESUR is related to only two factors: capacity and term.

This allows us to compete in rates with banking institutions.

	< 80%	> 80%
less than 20 years	10.60%	11.10%
more than 20 years	10.80%	11.30%

Credit committee

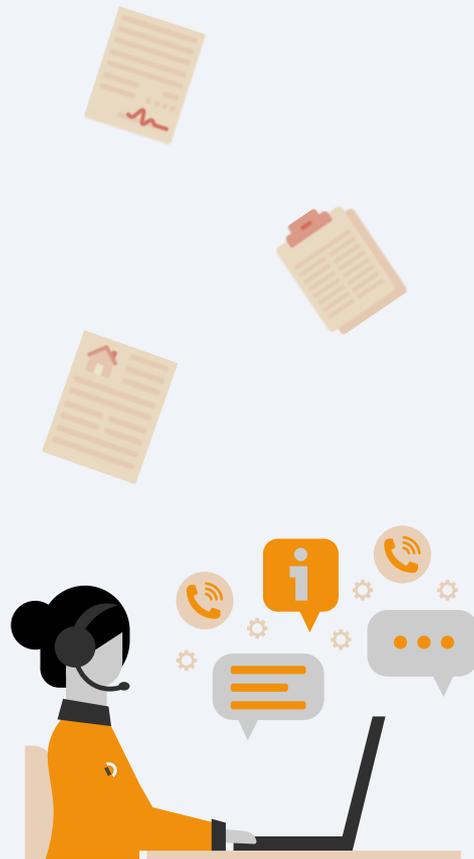
Why might an application go to committee?

Any request that is outside the credit policies or that is a second mortgage opened before 3 years or that the property is out of coverage.

Information we require:

- Where do you work, what service, position or role do you perform?
- Location and photographs of the property to be acquired.
- If you were late on an account, it is necessary to know the reason why.
- If it is a second mortgage, what will you do with the first home?

Committee frequency: every Monday and Wednesday.





Mexican Documentation

Mexican Documentation

Employees and pensioners

Salaried

- Proof of employment roots of at least 9 months in the last 9 months (with employment relationship in force at the time the credit was granted) and at least 2 months in the current job.
Last 3 months of payroll receipts (stamped and with date of entry).
or
- If they are not stamped: Last 3 months of account statements reflecting deposits for payroll or similar.
- Attach one of the following to validate work seniority:
proof of weeks of IMSS / ISSSTE contributions, employment letter on letterhead, annual declaration with acknowledgment, account statement More than 9 months from the application for the credit or employment contract for an indefinite period.

Pensioner

- Last 3 months of pension receipts front and back
- Last 3 months of bank statements
- Letter specifying the type of pension and from what date you received it

Note: Only widow's or retirement pensions are accepted.



Mexican Documentation

PFAE

- Proof of Tax Situation containing the regime and active activity for the last 9 months (Mandatory)
 - Last 6 months of account statements downloaded directly from the bank's portal (in case of submitting multiple verification accounts, attach all of them)
- Or
- The latest annual tax return along with the acknowledgment of receipt of the return for the federal tax year and the latest monthly due statement.
- Or
- The partial statements from the last year until the last month ended, the acknowledgment of receipt for each partial statement and the last month of account statement as of the month due.
 - **Note:** if the average monthly income in the account statements is greater than \$250,000.00, it will be necessary to submit an annual or partial declaration for the last year with acknowledgment of receipt.





Foreign Documentation

Foreign documentation

Employee abroad

- Valid passport, permanent or temporary residence or multiple immigration form
 - Proof of work seniority of at least 9 months in the last 9 months (with employment relationship in force at the time the credit was granted) and at least 2 months in the current employment Last 3 months of payslips and last 3 months of account statements reflecting the income mentioned on the payslip.
 - Credit bureau of the country of origin with FICO score and details of the accounts
- Or
- Last annual declaration of the country with all its annexes, the last month of payroll receipt and the last month of account statement.
 - Credit bureau of the country of origin with FICO score and details of the accounts



Foreign documentation

Freelance abroad

- Permanent, temporary residence or multiple immigration form Last annual tax return with all its annexes and the last month of account statement in which the source of income must be the same as in the return. Credit bureau of the country of origin with FICO score and details of the accounts

Note: If the average monthly income on the account statements is greater than **\$250,000.00** will be required to submit the last annual declaration (with all its annexes)



DESUR

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AÑOS

Thank you!

THE
MERIDIAN

Peregrina
CONDOS

ALCORO

SABIA
CONDOS

SOSTA
RESERVICES

HELIKO
CONDOS

PALMARES
CONDOS

ONZE

24K

Yucalpetén
Resort Marina

VERANTO
CONDO LIVING

arenis
CONDOS

SYRENA
CONDOS

STUDIO

Caracoral
Culturalist Via

Costa
Celeste
CONDOS

LUANA
CONDOS

ONZE
KIKTETEL

ARIETA
CONDOS

INDARA
CONDOS