

Second Street is the premier international mortgage lender offering **U.S.-style financing** to Americans buying or refinancing homes in Costa Rica. Backed by a multi-billion-dollar U.S. mortgage lender, we offer traditional, 30-year, fixed-rate loans with the best terms.

# **KEY LOAN INFO**

30-Year, Fixed-Rate

MAXIMUM LOAN-TO-VALUE 75%

In 24 Hours

Starting at Only 8.25% Inquire for your personalized quote

\$150,000

No Prepayment Penalties

Disclaimer: Loan terms, interest rates, conditions, and availability are subject to change without notice. All loans are subject to credit approval, property eligibility, and underwriting requirements. Not all applicants will qualify. This is not a commitment to lend.

# **FAQ**

# ARE SECOND STREET MORTGAGES SIMILAR TO U.S. LOANS?

Yes. Our loans and approval processes are just like what you'd find at home.

## WHO CAN APPLY?

Loans are available to U.S. citizens and permanent residents.

#### HOW DO CLOSING COSTS DIFFER FROM A CASH PURCHASE?

Total closing costs with us are about the same as an all-cash purchase: ~4-5% of the purchase price, including all taxes, fees, and third-party expenses (including lawyers, appraisals, etc.).

## HOW LONG DOES IT TAKE TO GET A SECOND STREET MORTGAGE?

Generally, 4-6 weeks or less, from application to closing.

# CAN I TAKE CASH OUT OF MY HOME?

Yes, we offer cash-out refinance options.

#### DO YOU OFFER CONSTRUCTION LOANS?

We finance completed homes. Buying a pre-sale? We can finance your final payment at closing and potentially refinance your previous deposits. Building a new home? Let's discuss refinancing.

# WHY SHOULD I FEEL CONFIDENT ABOUT WORKING WITH SECOND STREET?

We're the only lender in Costa Rica backed by a multi-billion-dollar U.S. mortgage institution and operating in compliance with all applicable U.S. and Costa Rican laws and regulations. That's why we're the only lender trusted by the Costa Rica Global Association of REALTORS®.

