01

Introduction

We're offering the mortgage that Americans expect

- 30-Year Term
- 100% Fixed Rate
- No Prepayment Penalties
- $USD Loans
- U.S.-Style Underwriting & Regulation
- No Hidden Fees or Surprises

Simply the best rates in Costa Rica.

Now starting at just...

8.25%

	SecondStreet	Local Banks	Other Private Lenders	
			Adjustable Rate	Fixed Rate
Interest Rates	Starting at **8.25%***	First 2-4 years **8-10%** Rate may increase after	First 5 years **8.9-10%** Rate may increase after	**11.5%+**
Loan Term	**30 Years**	**20-25 Years**	**30 Years**	**30 Years**
Closing Costs incl. all taxes & fees (legal, lender, etc.)**	**4-5%**	**3-5%**	**7-8.5%**	**7-8.5%**
Fixed Interest Rates	✓	✗	✗	✓
No Prepay Penalty or Life Insurance Required	✓	✗	✓	✓
Fully Verified Pre-Approvals	✓	✗	✗	✗
100% Reliable Funding	✓	✗	✗	✗

*Subject to qualifying. Rates as of October 13, 2025. Rates are subject to change at any time.

**Estimate based on typical scenarios. Actual costs may vary based on loan terms, transaction structure, and other factors.

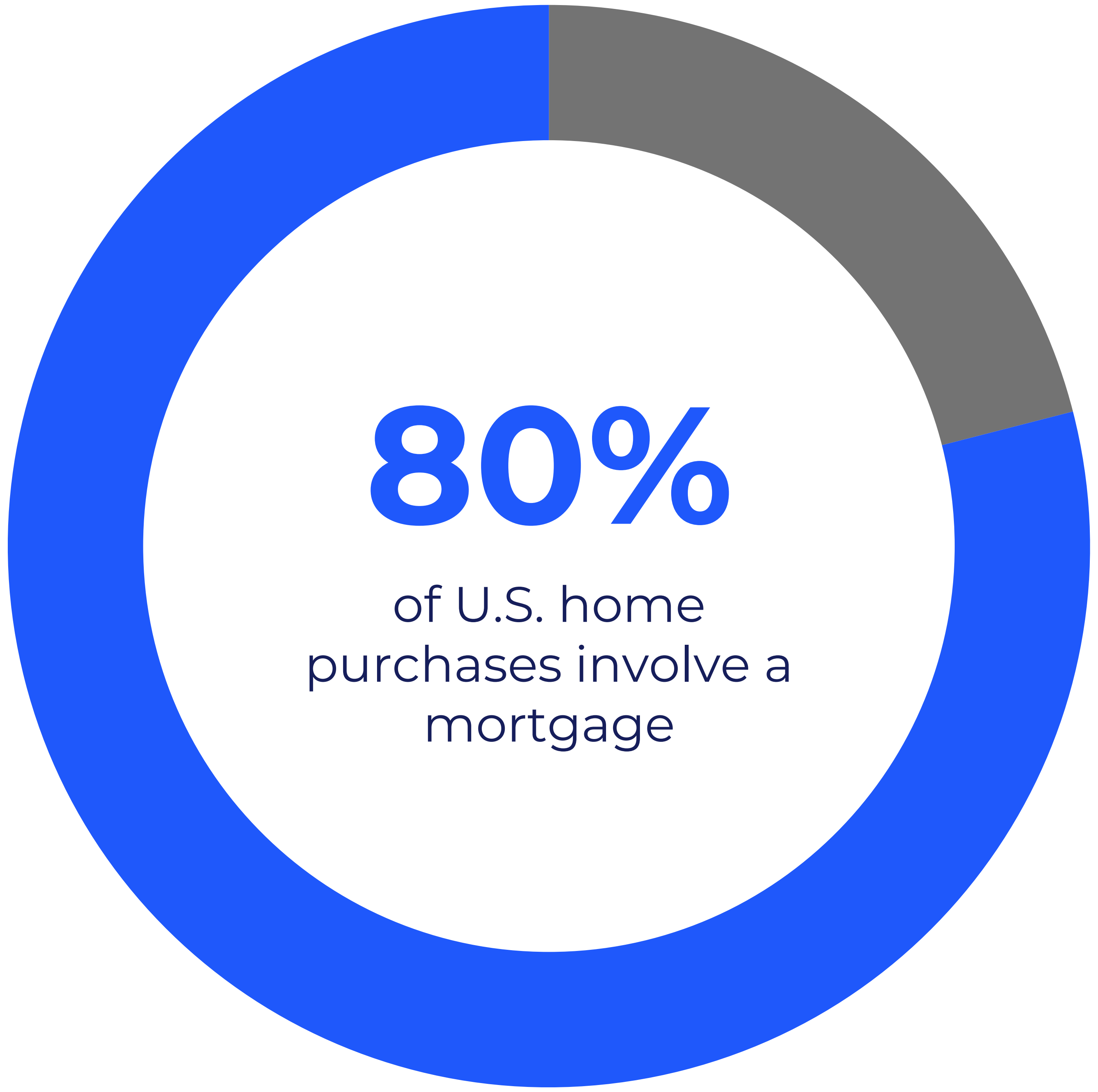
SIMPLY THE BEST LOAN IN COSTA RICA

02

Why Mortgages Matter

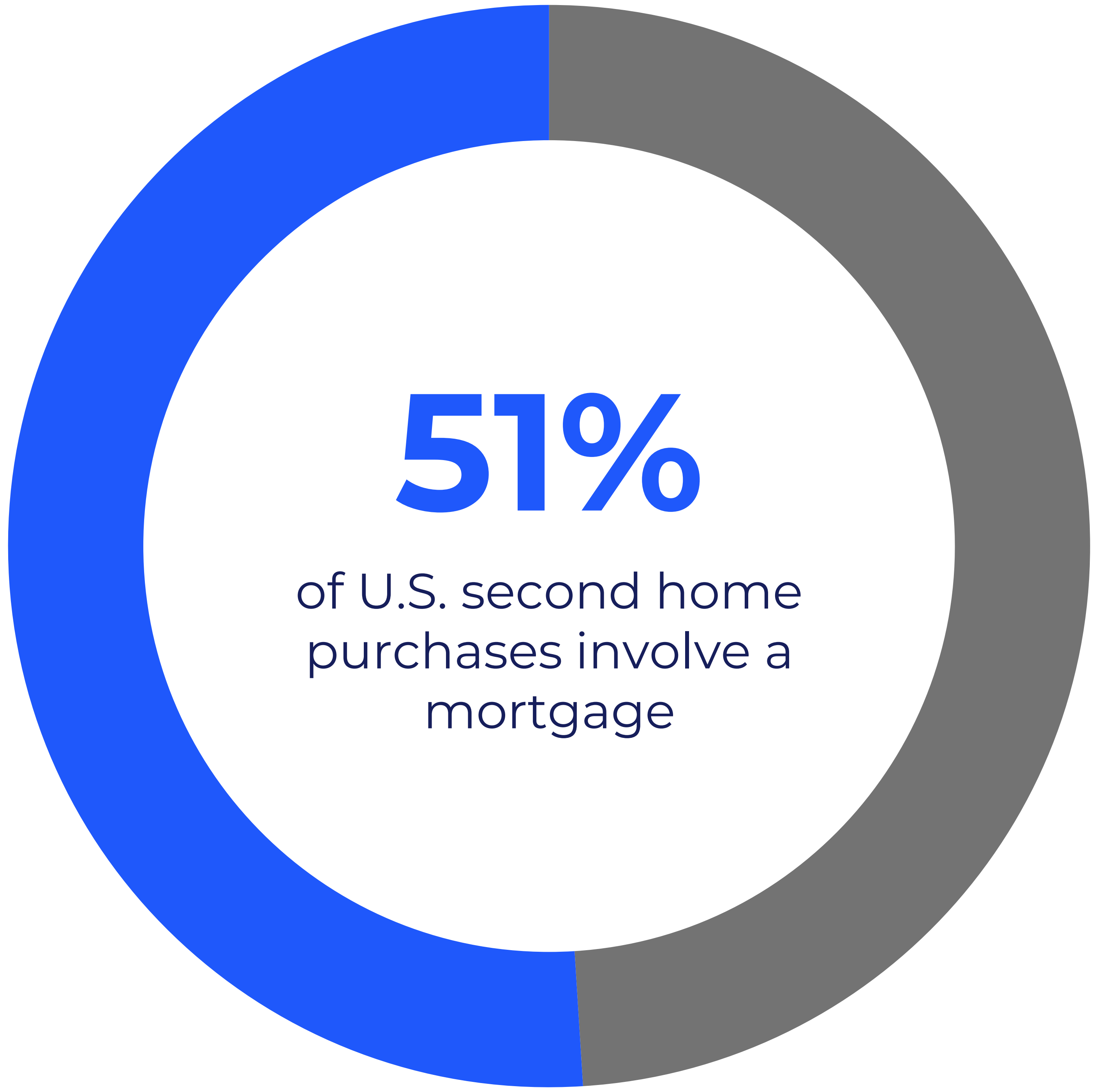
American clients want mortgages

ALL US HOME PURCHASES



Buyers who can afford cash purchases still prefer to use a mortgage

US SECOND HOME PURCHASES



Note: 5 year average (2016-2021)
Source: National Association of Realtors

Mortgages benefit YOU and your CLIENTS

AFFORDABILITY

Buying all-cash is out-of-reach for many buyers.

Mortgages make many purchases possible.

BIGGER BUDGETS

Buyers often want more house than their cash can buy.

A client with $500K in cash can now afford to spend $2M, with a mortgage

TAX SAVINGS

Using a mortgage comes with major tax benefits and saves your client money.

Even clients with cash prefer buying with a mortgage, to save on taxes

Save BIG on Costa Rican transfer taxes

Second Street clients avoid 2.5% transfer taxes and stamps when they buy a home with us

On a $1 million home purchase, that adds up to $25,000 in savings on transfer taxes and stamps at closing!

US & LATAM cultures see debt differently

USA:
A key to unlock wealth

- **Affordable rates and long terms:** Loans favor borrowers with low, long-term fixed-rates
- **Borrowing is easy and fast:** consumers access financing quickly and without hassle
- **High price appreciation:** increasing prices drive consumers to buy *today*

LATAM:
A trap to avoid

- **High rates and short terms:** unattractive loans create preference for cash deals
- **Hard to access for most consumers:** banks make getting a loan challenging
- **Limited price appreciation:** in a flat real estate market, consumers wait to buy

03

How Does Financing Impact the Real Estate Market?

Generational Market Growth Opportunity

Past

- Small Buyer Base
- Limited Budget
- Long Sales Cycle

Present

- More Sales
- Higher Prices
- Faster Sales

Lending is now a key part of sales and marketing

SALES

- Informing clients about the availability of financing
- Incorporating financing into client budgets
- Encourage clients to apply for loan pre-approval

MARKETING

- Flyers
- Office website
- Listings
- Social media posts
- Physical office signage

04

Getting a Mortgage

Who is eligible?

NATIONALITY

- U.S. Citizens
- U.S. Permanent Residents
- Canadian Citizens

CREDIT & FINANCES

- Good Credit (720+ FICO Score)
- All employment types OK
- Maximum LTV up to 75%
- Borrowing $150K+

LOAN USES

- Buy a new home
- Refinance an existing loan
- Cash-out refinance

ELIGIBLE PROPERTIES

- Primary residence
- Second home
- Investment property

Closings in 45 days or less

01	PRE-APPROVAL	• Borrower validates identity, submits income/asset and credit information. • Second Street conditionally pre-approves a loan amount and proposed rate.	1-2 days
02	HOME SHOPPING	• Borrower selects desired home and negotiates purchase offer with seller.	Varies
03	UNDERWRITING	• Second Street orders third party reports including appraisal and title checks. • Complete borrower application submitted to underwriter for validation and approval.	35 days
04	CLOSING	• Second Street funds and closes the loan on the agreed date.	7 days

We can finance pre-sales too!

HOW SECOND STREET FINANCES PRE-SALES

PRE-APPROVAL

CLIENT APPLIES & RECEIVES LOAN PRE-APPROVAL

→

PURCHASE

PURCHASE AND SALE AGREEMENT SIGNED WITH DEVELOPER

→

CONSTRUCTION

DEVELOPER CONSTRUCTS THE HOME OR CONDO

→

CLOSING + FUNDING

SECOND STREET FUNDS AT CLOSING WHEN PROPERTY IS COMPLETED

05

Let's Connect

Is your client ready for a mortgage?

Pre-qualify at mysecondstreet.com

OR INTRODUCE THEM DIRECTLY TO ALEX

Alex Borges
Senior Loan Officer

Email: Alex@mysecondstreet.com
WhatsApp: +1 (949) 306-2121

Thank you!