

PLAYA REALTORS

MAGAZINE

RIVIERA MAYA - MÉXICO

DON'T BUY in Mexico WITHOUT BEING AWARE of These

5 ISSUES
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Are you CANADIAN?

PAGE 64

Design
the LIFE
YOU WANT

WAYS TO THINK
OUTSIDE THE BOX
WITH YOUR HOME
& FINANCING
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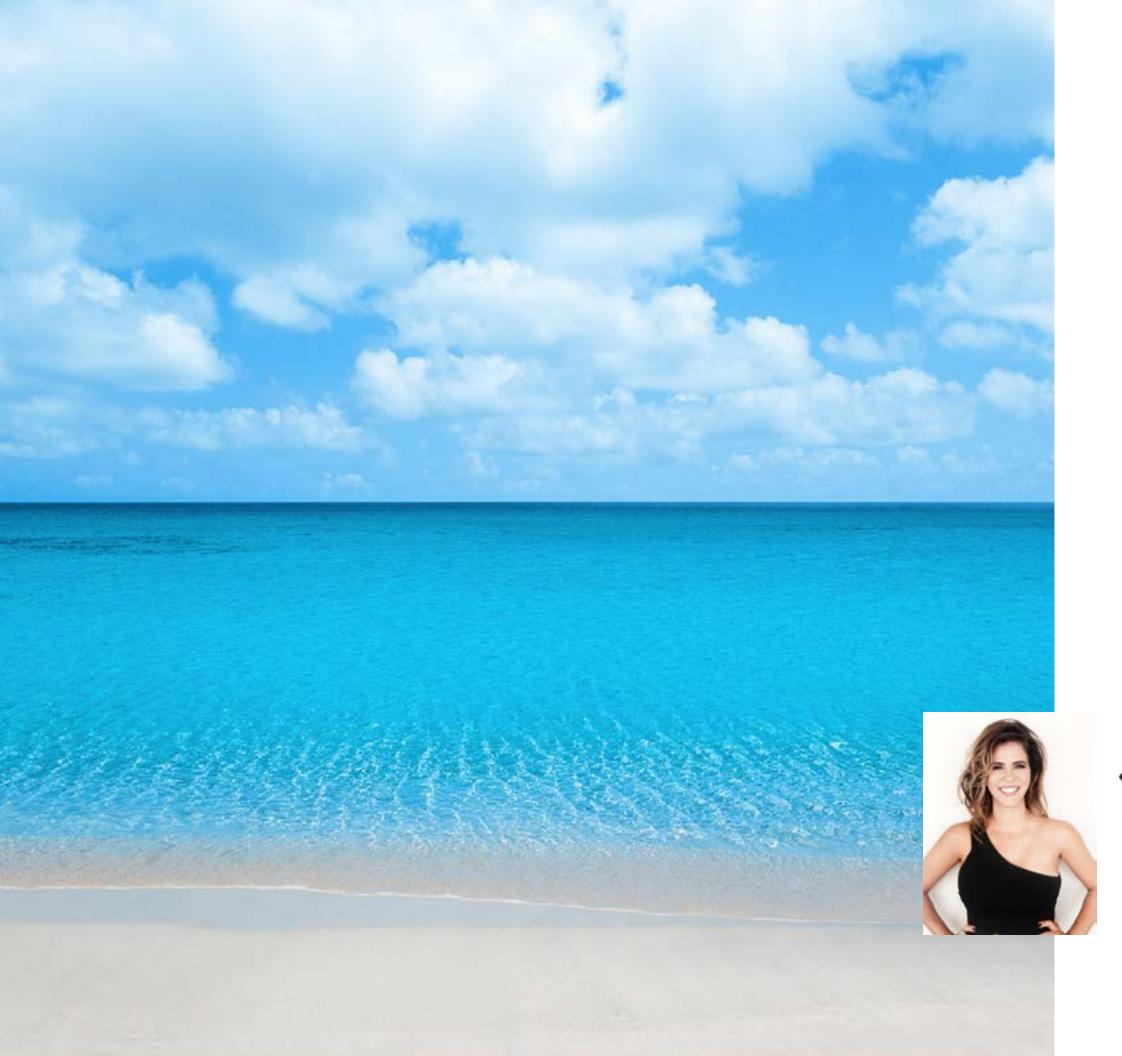
AMERICAN?

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How to buy a BEACH PROPERTY

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FEATURING THE PLAYA REALTORS PORTFOLIO



Our Co-Founder's MESSAGE

It all started in 2001. Today, PLAYA REALTORS has grown to become one of the top commercial real estate companies in the Southern Mexico with more than 2.2 million square feet of residences, offices, commercial spaces and mixed-used space developed, 155 thousands square feet under management, an investment portfolio valued at more than \$100 million USD and a widespread presence that leverages the experience of our staff across the nation.

We live to create great value and great real estate opportunities for our clients..

OUR PEOPLE MAKE OUR
PARTNERSHIPS STRONG
OUR PROJECTS SPEAK FOR THEMSELVES
OUR DOOR IS ALWAYS OPEN TO NEW
COLLABORATIONS

Jasel

Gracias

CP KARINA D. SAYED

CO - FOUNDER

CHIEF OPERATING OFFICER

& CHIEF FINANCIAL OFFICER





PLAYA REALTORS MAGAZINE

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Office Directory

REAL ESTATE

1ST NORTH AVENUE & 20TH ST. DOWNTOWN PLAYA DEL CARMEN Q.R.MEXICO ZIP CODE 77710

PROPERTY MANAGEMENT OFFICE

34TH ST. BETWEEN 10TH AVE. & 20TH AVE. DOWNTOWN PLAYA DEL CARMEN Q.R.MEXICO ZIP CODE 77710

PHONE TOLL FREE USA & CANADA

+ 1(855) 894-2500

MOBILE - WHATSAPP +52 (984) 186 5453

propertiesinplayadelcarmen.com beachviewinvestments.com playarealtors.com.mx





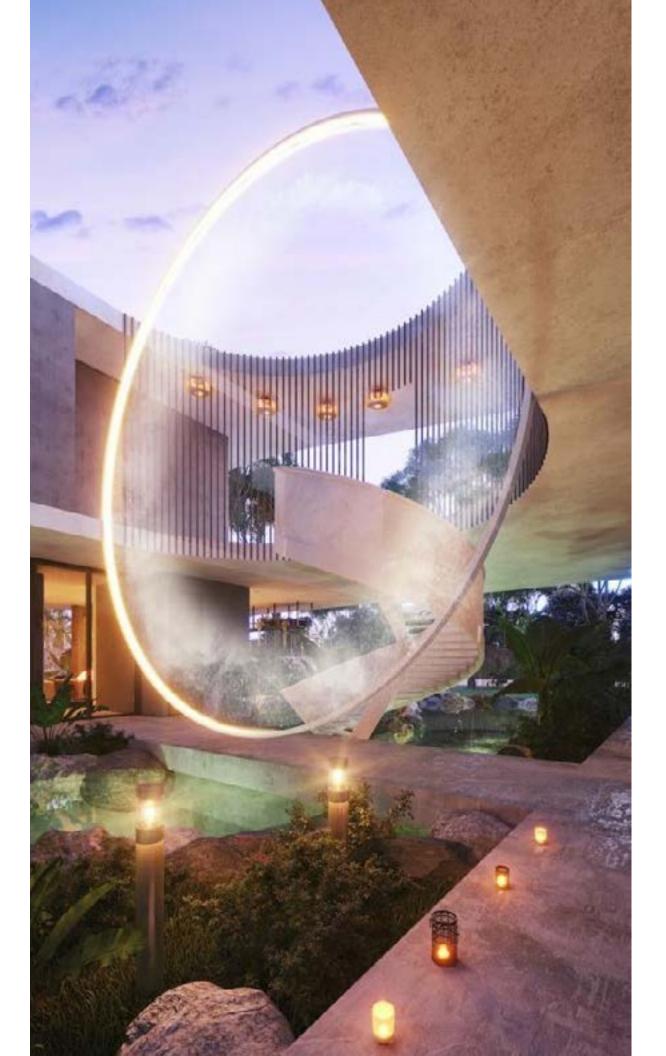
DON'T BUY

in Mexico WITHOUT BEING AWARE of These **5 ISSUES**

WRITTEN BY LEE HARRISON

1. PRIME, OCEANFRONT EJIDO LAND, WHY IT'S MEXICO'S BEST BARGAIN

Without the issue of ejido land (pronounced eh-HEE-doh) there wouldn't be anything exciting to talk about when it comes to buying Mexican real estate. Ejido land is the source of almost all the stories you've heard about confiscation of property from foreigners in Mexico. Ejido land can be a terrific bargain, because after buying it, it's not really yours. Ejido land is communal agricultural land, which was granted to a community, often an indigenous community. Much of this land, while not worth that much at the time, is now prime, sought-after beachfront property.



In order to buy some of it, you would need the approval of 100% of the community members, separation of your parcel from the ejido, and conversion of that parcel to a freehold title. (And that's over-simplified... simply identifying the community members and their descendants who should have a vote can be hard.)

Converting ejido land to private ownership is a complicated and difficult process... which is why so many have ignored doing it legally, resorting instead to bribing officials, falsifying records, or just hoping no one will say anything down the road. There are, however, reputable legal firms in Mexico who specialize in converting ejido land into land that can be sold via a freehold title. If you feel you've got an irresistible opportunity to buy legally converted ejido land,

I'd still personally recommend the following:

- Verify that the property is recorded in the property registry as a freehold title before your purchase (don't convert it concurrently with your purchase).
- Have an independent, third-party attorney review the title's history and assess the legality of the ejido land's conversion to freehold title.
- Purchase title insurance to guard against future legal claims, which may be valid or frivolous.

Both I and my colleagues here at Live and Invest Overseas think it's best to avoid ejido land altogether.



2. NO RESTRICTIONS ON FOREIGN OWNERSHIP... ALMOST

Generally speaking, there are no restrictions on the ownership of residential property in Mexico, and you can hold the title in your own name. You can choose to hold it in a trust for asset protection or estate planning purposes - but it's not required.

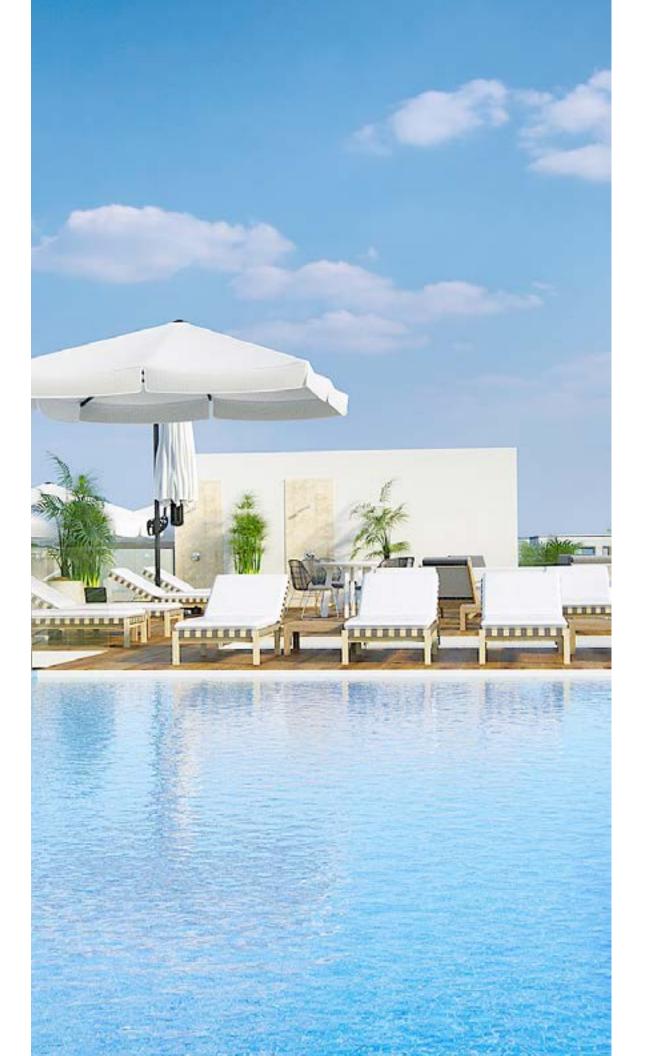
If the property is near the coast or an international border however, special rules will apply. See the following paragraph.

3. SPECIAL RULES APPLY WHEN BUYING **NEAR THE COAST OR LAND BORDER**

Mexico has a restricted zone—called the Zona Restringida that occupies a band within 50 kilometers (31 miles) of the coast or 100 kilometers of an international land border. Since the early 20th century, non-citizens have not been able to hold property in their own name within this zone.

But in order to encourage foreign investment, the government created a workaround in 1973, formalized in its current version in 1993. In short, it authorized the use of a trust to purchase property within the restricted-zone. This trust is called a fideicomiso (fee-dey-com-EES-oh) and it's similar to a Land Trust in the United States.

In U.S. trust parlance, you (the property buyer) are the Grantor of the trust, and also the Beneficiary... so you fully control the purchase, sale, and management of the property. A bank of your choosing acts as the Trustee.



At first, I resisted the idea of having to use a fideicomiso. I actually toyed with the idea of creating a corporation with all its overhead and reporting requirements - just to get around it. But that was counterproductive.

Instead, I decided to appreciate the benefits of having my property in a trust. It gives me a level of asset protection, and more importantly, allows me to do estate planning using beneficiaries and contingent beneficiaries without having to probate a Mexican will or follow normal probate protocols. Fideicomisos must be renewed after 50 years.

4. THE NOTARY: NOT LIKE THE STATES. NOT LIKE FRANCE... NOT LIKE ECUADOR...

The role of the notary in Mexico is different from their role in most of Latin America, Europe, or the United States. The notary is appointed by the state governor and must be an attorney with at least five years of experience.

As a buyer in Mexico, the notary is your representative in the process. He is not an impartial third party, and does not represent the seller. Consequently, there is usually no reason hire a second attorney to represent you in a straightforward property sale. The role of notaries in Mexico are most like the roles of escribanos in Uruguay and Argentina.

You may, however, need an additional attorney for a non-standard sale. For example, if you're forming a corporation or starting a business concurrently with the purchase.

The notary will perform a title search, prepare all the paperwork, process the real Vestate transaction, record the new title with the municipality, and collect the taxes and fees. Be sure to hire a notary who is fluent in English, unless you're a fluent Spanish speaker. He will serve as your translator, and explain what all those Spanish language documents are saying.

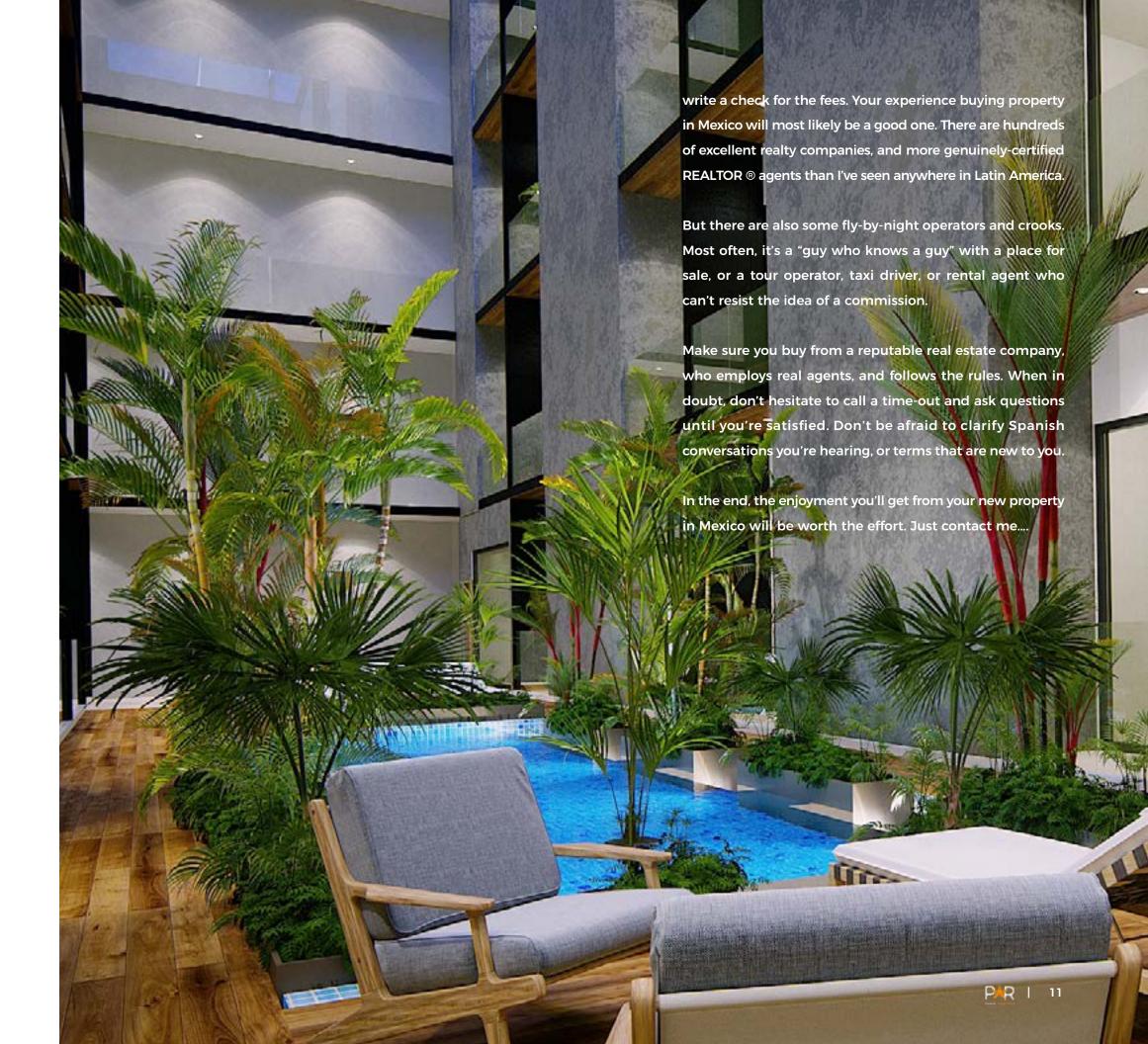
Don't have your real estate agent serve as your only translator at the notary office. And don't use a notary who does not speak your language.

5. GREAT! AN ENGLISH SALES CONTRACT (WHICH MAY NOT BE VALID)

The official language in Mexico is Spanish, and all official documents are in Spanish... including your sales contract and closing documents. But for simplicity's sake, most good realtors will give you an English version of the sales agreement. This is a great tool for making sure that you and the seller understand the terms of the deal, such as sales price, included items, or any special conditions or contingencies.

Keep in mind however, that when there's a conflict between the English version and the Spanish documents that you signed, the Spanish (official) version will govern.

Make sure that any changes made by you and the seller on the English version make it through to the Spanish version at the end of negotiations. At your discretion, you can have some of the official documents translated by a third party. Keep in mind that most of the processes described here will be done by the notary, working with your agent. All you really need to do yourself is sign the documents



BUYING Real Estate in Playa del Carmen 3 MEXICO

CAN FOREIGNERS REALLY OWN PROPERTY IN MEXICO?

Yes! Today, Mexican laws give foreigners the ability to own real estate in Mexico. There is, however, a Restricted Zone that extends 50 km inland from the coastline. Outside the Restricted Zone, a foreigner may purchase land and be direct owners of the property with all the rights of a Mexican national in compliance with Mexican Law. Inside the Restricted Zone, there are two alternatives for foreigners who wish to buy real estate. Since 1973, foreigners have been able to purchase coastal property through a Mexican bank trust, known as a Fideicomiso.

A Fideicomiso is established by the government and gives foreigners the same rights of ownership as Mexican citizens. The only difference is that they never receive the actual fee simple title. A bank holds it in trust for them. The Trust system of ownership is sanctioned by the Mexican government, provided for under the Mexican Constitution, and secured by the Central Bank of Mexico, all exclusively for the purpose and protection of enabling foreign ownership of coastal property in Mexico.



Alternatively, you may own property by establishing a Mexican corporation. The corporation is the direct owner of the property and enjoys the right to conduct business in Mexico. (Consult your agent and attorney to find out which form is best in your case).

WHAT IS A FIDEICOMISO?

A fideicomiso is a real esate trust held on your behalf by a Mexican bank of your choosing (Scotiabank, HSBC, Banamex (Citigroup), Santander etc.). The bank acts as the Trustee, and you and those you designate are the

Beneficiaries of the trust. As the beneficiary of the trust, you maintain complete control over it, retaining the use of the property and making all investment decisions. This is not a lease, it is equivalent to a Living Trust in the US. A fideicomiso bestows upon the Beneficiary of the Trust (you) absolute and irrevocable control over the property: to enjoy, lease, improve, mortgage, sell, inherit and will. Simply stated, your property is placed in a trust that you own to be administered by a Mexican bank of your behalf.

WHY IS A FIDEICOMISO NECESSARY?

The purpose of the fideicomiso is to allow foreigners to buy prime Mexico real estate inside the "restricted zone", and ensure a safe and secure transaction. The restricted zone is any land within 31 miles (50 km) of the coastlineand 62 miles (100 km) of the borders. The Mexican Constitution, when created, was designed to protect their land and prevent the kind of massive land loss they had endured through their history. Rather than

amend their constitution, Mexico created and added the fideicomiso to encourage foreign investment in the highly desirable areas, particularly along the coastline. Residential properties outside of the restricted zone can be acquired directly by foreigners without the need for a bank trust, althought some buyers opt to use it.

IS THE FIDEICOMISO AN ASSET OF THE BANK?

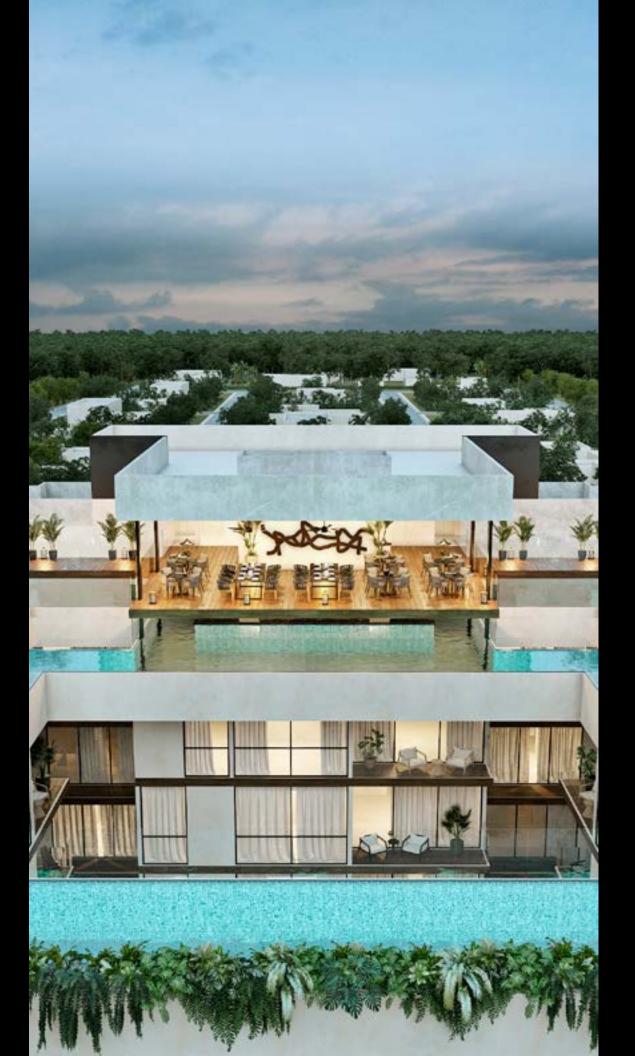
No. Your trust is not an asset of the bank; they are merely the stewards of the trust. You and those your designate are the beneficiaries. The trust to your Mexico real estate property is held by the bank for the beneficiary (you) and is not considered an asset of the bank therefore not exposed to any legal action that the bank might find itsel in. The trust is the beneficiary's property.

CAN I GET FINANCING FOR MY REAL ESTATE PURCHASE IN MEXICO?

Yes, for sure. We have special companies who borrow money to American and Canadian citizens.

CAN YOU RECOMMEND A GOOD ENGLISH SPEAKING ATTORNEY?

Over the years, we have orchestrated the sales of hundreds pieces of Mexico real estate, representing both Buyers and Sellers as well as developing properties of our own. In that time, we have carefully created a team of trusted attorneys who we recommend to our clients. Each has been chosen



for their honesty, integrity, their tenacity and their knowledge of the intricacies of the real estate transaction for foreigners investing Mexico. Our customers have full access to all of their services. We will arrange a meeting early on to insure that you are comfortable with the process and fully understand all of the documentation you are presented with. Just as each Playa Realtors agent adheres to a strict Code of Ethics, our attorneys also have a fiduciary responsibility to you the client. This is a responsibility we take very seriously to minimize any risk and protect you at all times. We usually work with MexLaw, they are super professional and expedite.

WHAT ABOUT THE AVAILABILITY OF TITLE INSURANCE?

Beginning in 1996, Stewart Title Mexico began underwriting title insurance for Mexican properties at an approximate cost of 1% of the insured amount. Other types of insurance, including property, liability, damage, and earthquake, are all readily available in Mexico, at low cost, and policies can be written to pay claims in U.S. dollars. MexLaw also provide this service.

WHAT CAN I EXPECT TO PAY IN PROPERTY TAXES?

Property taxes have historically been low in Mexico because they have never been considered a source of governmental revenue. Known as Predial, the tax is calculated as a percentage (currently .25% of the assessed value), determined at the time of sale. Generally speaking, you can expect to pay \$100 usd per \$100,000 usd of assessed value yearly.

HOW WILL I FURNISH MY NEW CONDO OR **VILLA IN MEXICO?**

In an effort to provide the best possible buying experience for our customers, Playa Realtors4U recently expanded its services to provide furniture packages for Buyers who have purchased new and unfurnished villas or condominiums.

This company, Actual, provides furniture packages for clients who have purchased a new home in Mexico and want to avoid the pitfalls associated with purchasing and arranging for delivery of furniture while thousands of miles away. Our mission is to provide our clients with high quality furnishings at a reasonable price and to eliminate the stress and uncertainty that naturally comes with making a significant purchase from afar.

We will also work in coordination with the property management company of your choice to be sure that your new investment is completely outfitted and ready to welcome vacation renters.

WHO WILL MANAGE MY PROPERTY WHEN I AM NOT USING IT?

Our sister company PLAYA MOMENTS will! Choosing the right Property Management company can mean the difference between an excellent appreciating investment and a huge liability. If you are a property owner in search of Property Management, we are happy to be able to refer you to the best, most professional Property Management Company and will gladly arrange a meeting with their teams.



The right management company for you will take the time to a construct a cohesive plan that will best serve your particular needs and help you to realize your property's maximum potential and protect your investment. If you looking for Professional Property Management Services for your home in Playa del Carmen or the Riviera Maya, please visit our Sister company www.playamoments.com page.

WHY SHOULD I CONSIDER BUYING PROPERTY IN MEXICO?

The coastal real estate market in Mexico is booming. Mexico's economy, the 9th largest in the world, values and encourages foreign investment dollars and especially tourism; Mexico is a top world-destination for both vacation and retirement among US and Canadian citizens.

CAN THE GOVERNMENT TAKE MY PROPERTY?

The answer is NO. Foreigners often worry about their land being expropriated by the Mexican government. Under the North American Free Trade Agreement, NAFTA, Mexico may not directly or indirectly, expropriate property except for a public purpose (i.e. building roads). And only through a legal condemnation proceeding will this be possible. In the rare case where it is necessary to expropriate land, the government will pay swift and fair market compensation to the owner, together with accrued interest. This is the same process known as Eminent Domain in the USA, Compulsory Purchase in the UK or Expropriation in Canada.

someone getting their property taken by the Mexican government, it is because the unfortunate person bought Ejido land, which is untitled land that only a Mexican national can legally own. Ejido land is the only land in Mexico that is without title.

WHAT ARE THE TYPES OF MEXICAN CORPORATIONS?

There are several different types of Mexican corporations, however the two most common are a limited liability corporation (LLC) and a limited liability partnership (LLP). Choosing which type of corporation to set up is important for tax purposes in both the US and Mexico, and you should speak with an attorney or accountant on both sides of the border to understand the benefits and costs each one entails. Making sure the choice is made correctly from the beginning will save you time and money.

Mexico Real Estate has a lot to offer in terms of great weather, beautiful scenery, and authentic Latin American culture; plus, you will find lots of affordable real estate in Mexico. It is perfectly legal for foreigners to own Mexican real estate.

THE TIME IS RIGHT FOR MEXICO...

It is the United States' closest neighbor to the south, and at no other time in the long history of that relationship have the benefits of living and investing in Mexico been more apparent...and easier to take advantage of. Not just for U.S. citizens, but for Canadians, Europeans, South





PLAYA del Carmen

IS THE HEART OF THE RIVIERA MAYA, WAS ONCE A FISHING VILLAGE KNOWN AS XAMAN HÁ; NOWADAYS IT IS A COSMOPOLITAN BEACH TOWN WITH A WIDE GASTRONOMIC OFFER AND VARIETY IN LODGING AND ENTERTAINMENT OPTIONS.

BEACHES

With different shades of blue and fine white sand. Some are isolated, surrounded by incredible coconut palms; others have the reef just a few steps away, so the waves are gentle and others have the great fortune of having a freshwater body nearby, such as a cenote or lagoon.

5TH AVENUE

On Fifth Avenue, there are shopping centers with international brands of clothing, perfumery, makeup and costume jewelery among other high-end products. In this pedestrian avenue that runs through the city just a few steps from the coast, you can find restaurants, bars, boutiques, art galleries and handicrafts sales, ideal to take a souvenir of your visit.

Visit the shopping centers with renowned high-level brands in Quinta Alegría, Calle Corazón and Paseo del Carmen.

There is much to do in Playa del Carmen, since the sun rises you can do yoga on the beach, when it gets dark you can enjoy a snack by the sea, at night go to nightclubs and dance to the rhythm of our Caribbean music.

In addition to enjoying the nightlife of the city, delight your palate in the exquisite restaurants of international and national food found in the city.

In Playa del Carmen, there is a private complex called Playacar, where you can stay in wonderful high-class hotels, enjoy the golf course and incredible winding and tree-lined streets. The atmosphere of Playacar is relaxed and luxurious, with beautiful shopping centers inside to enjoy the nature that Riviera Maya offers.

CENOTES

Enter the heart of the earth visiting one of the more than 6,000 that houses the Riviera Maya. Snorkel, dive or just let yourself float while contemplating its rock formations, the different shades of water and its incredible flora and fauna.

GOLF

Year after year we host important national and international tournaments, such as the PGA Tour.















ALDEA THAI 2 BED. / 2 BATH. USD 599,000

COMPLETELY RENOVATED WITH

GORGEOUS APARTMENT WITH ENORMOUS TERRACE & PRIVATE POOL

Swimming Pool Level, corner unit (facing 26th Street). 2 bedroom / 2 bathroom with approx. 269.81 M2. Has Ocean View, has a private pool. Professionally designed furnishings and interiors - Total Project * Group. A private plunge pool overlooking the Caribbean Ocean is the focal point of this spectacular 2 bedroom home in the center of Playa del Carmen, overlooking the the most popular beaches in town. If you are looking for spectacular, Aldea Thai is your choice.

Aldea Thai features a grand entrance, lots of common areas and a fantastic pool area with bar and lounge chairs. It's a corner unit facing 26th street and with ocean view from the private pool. A huge 2 bedrooms / 2 bathrooms condo with 1 King size bed + 2 Queen size beds, perfect for 6 people. This amazing condo has a private plunge pool in the terrace, overlooking the ocean The private plunge pool on the large terrace can be used as a jacuzzi at night





ALDEA THAI USD 375.000

BEST LOCATION - 2 BEDROOM 2 BATH

One of the top rental income generating properties in the Riviera Maya. The location is amazing as it looks over Mamitas and Kool Beach

The condo is a 2 bedroom furnished. You have ocean views from the living -room. This property is turn key and ready to move into or quickly rent it out as a vacation rental.









ALDEA THAI USD 270.000

STUDIO FEATURING PRIVATE POOL

SIGNATURE OCEAN VIEW APARTMENT

Swimming Pool Level, corner unit (facing 26th Street). 2 bedroom / 2 bathroom with approx. 269.81 M2. Has Ocean View, has a private pool. Designed for elegance and convenience, Aldea Thai delivers the sophistication of the Thai- Balinese Style coverted in luxury destinations. Located off Mamitas & Kool Beach Clubes, Playa Del Carmen's most desirable location. A Thai-Balinese style infinity resort pool. The Ocean Plaza with 30 Commercial locations, including signature restaurants and boutiques.

PLAYA REALTORS MAGAZINE













SABBIA CONDOS USD 345,000 | 3 BEDROOMS / 4 BATHROOMS / DOWNTOWN

From SABBIA it is easy to access to the beach (MAMITAS & KOOL Beach Clubs). The famous QUINTA AVENIDA with all its restaurants is only a few steps from Sabbia. This building offers a huge and amazing pool with pool chairs and great common areas to enjoy the gardens. There is nothing like this building in the downtown area. You also can do your workout at the gym or play pool in the game room. The game room is used as a media center as well. The building has an underground parking area.

AMENITIES

- Balcony
- Cable Available
- Controlled Access
- Covered Parking

- Fitness Center
- Furnished
- Intercom
- Lobby Storage



SABBIA CONDOS USD 265.000



It is the best condominium building in town. From SABBIA is easy to access to the beach (Mamitas & Kool Beach clubs). The famous QUINTA AVENIDA with all its restaurants is only one block. this building gives you more for less: amazing pool with pool chairs and great common areas sorrounding of gardens. There is nothing like this building in the downtown area. You can also enjoy its GYM, Business Center, & Play-area with Pool & Hockey tables.







SABBIA CONDOS 465.000

4 BEDROOMS / 4 BATHROOMS / DOWNTOWN

LOCATION: 34TH AND 20 AVENUE JUST IN THE CORNER. DOWNTOWN.

It is the best condominium building in town. From SABBIA is easy to access to the beach (Mamitas & Kool Beach clubs). The famous QUINTA AVENIDA with all its restaurants is only one block, this building gives you more for less: amazing pool with pool chairs and great commona areas sorrounding of gardens. There is nothing like this building in the downtown area. You can also enjoy its GYM, Business Center, & Play-area with Pool & Hockey tables.

PKR | 25 PLAYA REALTORS MAGAZINE









High-end residential project that offers 230 luxury condominiums in three towers (each one with ground floor + two floors) on a

322,917 square feet lot in the beautiful surroundings of Playacar. This fractionation has access to a prehispanic area that has been preserved both by time and by its inhabitants, in addition to the incredible Xaman Há aviary that surprises with the diversity of its exotic fauna, without neglecting high security 24/7, among many other amenities and services.

AMENITIES

- Swimming Pools
- Kids Club
- Spinning
- Hammock Area
- Recreational Gardens

- Cabins
- Bonfire
- Yoga Place / Zen Garden
- Infinity Pool / Jacuzzis
- Snack Bars

- Concierge
- Paddle
- Spa / Wellnes Center
- Bar / Lounges
 - Rental Management









PLAYA REALTORS MAGAZINE













STARTING AT USD 200,900 |

6 LEVELS 92 UNITS / 1,2 & 3 BEDROOM CONDOS.

GREAT LOCATION. PLAYA DEL CARMEN DOWNTOWN

The most stylish equity investment in Playa del Carmen, an exclusive Residence project that raises the standards of design, luxury and comfort in developments along the Riviera Maya.

The location is great, the lifestyle you dreamed is in Playa del Carmen. By drawing the curtains in your room you will discover an exceptional natural and cultural setting. Located in the Golden Zone, steps from its beaches bathed in white sand, the amazing turquoise waters, and its iconic 5th Avenue, internationally recognized for its gastronomic and commercial diversity.











STARTING AT USD 1,350,000 | 54 HOMES ACROSS NINE BUILDINGS

A RARE BEACH FRONT OFFERING IN RIVIERA MAYA

Overlooking the cerulean waters of the Caribbean Sea, this rarified collection of half-floor residences and full-floor penthouses enjoy privileged proximity to Corasol's Costa Beach Club: the grandest and most amenity-rich offering of its kind in Mexico featuring pools, white-sand beach and an inspiring array of dining, social and wellness venues. Owners enjoy luxurious Caribbean living with a private beachfront Owner's Club and residences featuring an abundance of outdoor living spaces.

AMENITIES

- Club House
- Exclusive Beachf ront
- Owners Club
- Infinity Pool / Jacuzzis
- Splash Park

- Adult & Family Pools
- Gourmet Store
- Spa
- Gym
- Yoga Studio

- Art Gallery
- Market Place
- Lounge Bar
- Restaurants
- Snack Bars

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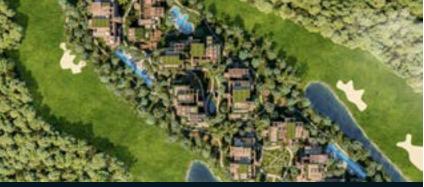












STARTING AT USD 303,158

ORGANICALLY-INSPIRED FINISHES

A RESORT WITHIN ARESORT EXPERIENCE

As if born from the jungle landscape, this inspired Sordo Madeleno-designed village is an effortless family resort destination. Modern residences with exceptional indoor/outdoor living are set to lake and golf course vistas and are complemented by resident-only adult and family pools, multiple fitness centers, a mini golf course, splash park and yoga garden.

AMENITIES

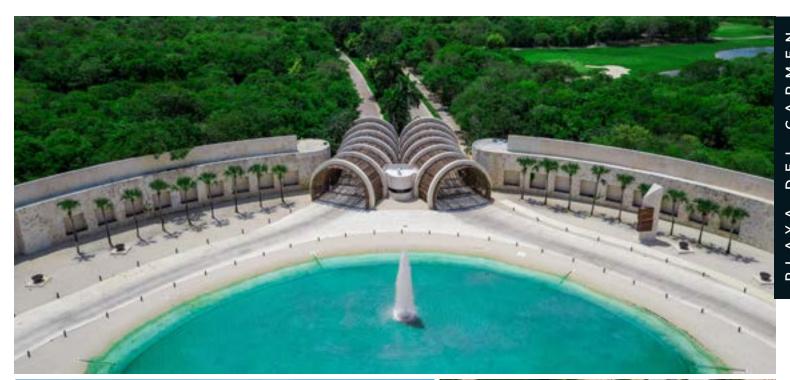
Adult Pools

Kids Club

- Family Pools
- Teen Club
- Coffee Shop • Fitness Centers

- Mini Golf Course • Fire Pits

- Yoga Garden
- Pet Spa
- Pet Spa
- Organic Garden





STARTING AT USD 1,350,000 | STUNNING BEACH & A MAGNIFICENT GOLF COURSE

A RARE BEACH FRONT OFFERING IN RIVIERA MAYA

Located within Corasol Real Estate development, a high-end residential area, with a white sand beach, right in front of Cozumel coast, surrounded by the tropical rainforest, natural beauty, tranquility, privacy and a great weather almost perfect to enjoy the beach all the year. The privileged location allows you to be in the heart of the Riviera Maya. Just at 30 minutes from Cancun's International Airport and 5 minutes from the beautiful city of Playa del Carmen.

AMENITIES

- Beach Club
- Golf Course
- Large Terraces

- Roof Garden

- Gym
- Luxury finishes
- Tennis Courts
- Security

• Splash Park

ASSESSMENT OF THE PERSON NAMED IN











STARTING AT USD 185,000

TOP CLASS FACILITIES AND FINISHES

A RESORT WITHIN ARESORT EXPERIENCE

Enjoy a quite life along with top class services having the relaxation that only the Caribbean can offer. It's the ideal paradise to watch the sunsets and be delighted by the surrounding beaches and close distance natural parks

AMENITIES

- Adult Pools
- Family Pools
- Coffee Shop
- Fitness Centers

- Kids Club
- Teen Club
- Mini Golf Course
- Fire Pits

- Yoga Garden
- Pet Spa
- Pet Spa
- Organic Garden







STARTING AT USD 188,864 | 88 UNITS / 9 TYPES OF UNITS

COMPLETELY FURNISHED AND AESTHETICS CONTEMPORARY ART DESIGNED

Located within Corasol Real Estate development, a high-end residential area, with a white sand beach, right in front of Cozumel coast, surrounded by the tropical rainforest, natural beauty, tranquility, privacy and a great weather almost perfect to enjoy the beach all the year. The privileged location allows you to be in the heart of the Riviera Maya. Just at 30 minutes from Cancun's International Airport and 5 minutes from the beautiful city of Playa del Carmen.

AMENITIES

- Roof garden with ocean view
- Swimming pool with ocean view
- Jacuzzi with hydromassage ocean view
- Solarium with private beds

- Deck with sundeck
- Sky Bar
- Gym
- Working center

- Art Gallery by: Residencia Art Project
- Underground parking lot
- 2 Elevators
- Wi Fi throughout the property

PXR

2 | PLAYA REALTORS MAGAZINE







MODERN GREEN BUILDING INFLUENCES

STARTING AT USD 148,680

As if born from the jungle landscape, this inspired Sordo Madeleno-designed village is an effortless family resort destination. Modern residences with exceptional indoor/outdoor living are set to lake and golf course vistas and are complemented by resident-only adult and family pools, multiple fitness centers, a mini golf course, splash park and yoga garden.

AMENITIES

- 4 hour reception. Concierge and Room Service.
- Coworking with high speed internet
- Rooftop Pool with View Sea
- Jacuzzi with Hydromassage and Heating
- Hamacas Area with Sunset View
- Gym with Panoramic View
- Healthy and Exclusive Bar Service











STARTING AT USD 133,000 | 118 APARTMENTS / 1 BED / 2 BED / 4 PENTHOUSES

YOUR LIFE, INSPIRED.

We are always looking for inspiration, everywhere. Sometimes we don't think about it, we are not aware of it. But each day that passes by we are driven by inspiration. It's what makes our life interesting and fun. And the Place where we live it matters. That's why we created this space for you to discover your greatness. A location that will inspire you, surrounded by the amazing riviera maya. 118 Apartments, for persons that want to live by their own terms. Be the one.

AMENITIES

- 9 Apartments
- Pool
- Jacuzzi
- Administration
- Kids Game Room

- Comercial Space 266M2
- Elevator
- Stairs
- Parking
- Basement Access













STARTING AT USD 102,451 | 6 LEVELS 27 UNITS / 1 BEDROOM CONDOS

GREAT LOCATION. PLAYA DEL CARMEN DOWNTOWN

Playa del Carmen has become a cosmopolitan city with its beaches, a wide culinary offering, world-class activities, a millenary culture, turquoise waters and fine white sand, and a lush tropical jungle. It is a top destination where you can find everything, from unique natural wonders on earth, to a world-class culinary offering; a city which can offer you the life experience you are looking for. It is of utmost importance for us that you have the best experience as a resident. Each space is carefully designed so that you can enjoy every moment of your life.

AMENITIES

- Elevator Laundry
- Property Management rentals
- Concierge
- Security
- Lobby Vacation
- Spacious units
- High appreciation area









STARTING AT USD 100,884 | 75 RESIDENCES AND A COMERCIAL SPACE

AVANT GARDE DESIGN

Made up of 75 residences and a comercial space with an avant-garde design to give you the comfort you deserve. a modern residential project that offers a unique lifestyle in the heart of the Mexican Caribbean. Enjoy life from paradise in Playa del Carmen. Featuring excellent payment schemes that facilitate your investment.

AMENITIES

Pool

Jacuzzi

• Bathrooms • Bar & grill

• Zen garden • 24/7 security

• Underground Parking

- Steam Bath
- Gym

Lobby

Dressing room

Lounge area

Elevators











STARTING AT USD 450,000

RIVIERA MAYA BEACHFRONT RESIDENCES

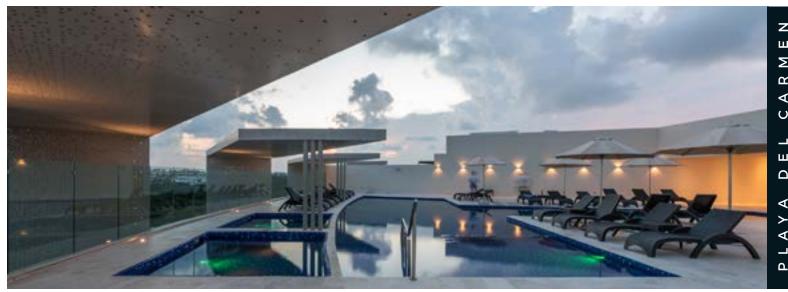
STANDARDS ARE REDEFINED, FEATURING SUPERIOR AMENITES

Located within Corasol Real Estate development, a high-end residential area, with a white sand beach, right in front of Cozumel coast, surrounded by the tropical rainforest, natural beauty, tranquility, privacy and a great weather almost perfect to enjoy the beach all the year. The privileged location allows you to be in the heart of the Riviera Maya. Just at 30 minutes from Cancun's International Airport and 5 minutes from the beautiful city of Playa del Carmen.

AMENITIES

- More than 200 front meters of Beachfront
- Luxury finishes

- Magnificient views of the
- Sea & Garden
- 3,230 ft2 swimming pool
- Botanical gardens
- Tennis and paddle courts
- Golf Course
- Spa
- Gym
- Large terraces with private jacuzzi











STARTING AT USD 399,000 | CHIC BEACH CONDO AT ITS FINEST

ATTRACTION & COMFORT

Our essence is freedom, there are no limits or barriers. Here, the free spaced teems and the interior design will swept you up, giving you the same feeling you got while looking through a plane window while overflying. 78 perfectly designed apartments, reaching the harmony between luxury and coziness. The perfect excuse to stay at home and enjoy the common areas

AMENITIES

- Lobby
- 2 elevators
- Double ladder
- Handicap friendly
- Underground parking

- 24 hour security
- Gym
- Concierge
- Controlled access
- Gardens and green areas







Discover these condos and Ph's for sale, remarkable business opportunity in Playa del Carmen. Luxurious condo hotel with 99 luxury apartments. 60% have an ocean view. 91 premium condominiums from 2 to 4 bedrooms between 120m² and 300m², automated intelligent units, penthouses with private roof and pool, 70% of the units have an ocean view.

AMENITIES

- Fully automated smart units
- Beachclub
- Soul center and spa service
- Two ocean view swimming pools
- Business Center

UNIQUE DIFFERENTIATORS

- Water softener
- Water treatment plant
- Private electrical substation
- Rainwater harvesting system
- High speed internet

SERVICES

- Butler service
- 24 hour concierge
- Valet service
- 24 hour security
 - Pool and Beach service





STARTING AT USD 322.840

The only pre-sale real estate project in Playa del Carmen with more than 70% of its units with beach view. Discover these condos and Ph's for sale, remarkable business opportunity.

Amenities includes Fully automated smart units, Beachclub, Soul center and spa service, Two ocean view swimming pools, Business Center



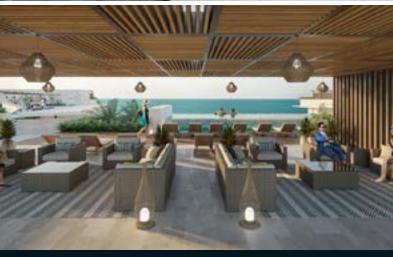


ENJOY THE UNPARALLELED VIEW OF THE SKY AND THE SEA OF PLAYA DEL CARMEN MEXICO

Make yours the opportunity to acquire the privileged access to a private Beach Club with Amenities worthy of a Luxury Hotel. In one of the most exclusive areas of Playa del Carmen meet a Residential with an innovative design in a privileged area of the Caribbean. A new standard for refined, relaxed, luxurious residences

BE ONE OF THE PRIVILEGED OWNERS

PLAYA REALTORS MAGAZINE





STARTING AT USD 775,000 | PREMIUM RESIDENCES FEATURING OCEAN VIEW

Discover these condos and Ph's for sale, remarkable business opportunity in Playa del Carmen. Luxurious condo hotel with 99 luxury apartments. 60% have an ocean view. 91 premium condominiums from 2 to 4 bedrooms between 120m² and 300m², automated intelligent units, penthouses with private roof and pool, 70% of the units have an ocean view.

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- Water treatment plant
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- Rainwater harvesting system
- High speed internet

SERVICES

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- 24 hour concierge
- Valet service
- 24 hour security
- Pool and Beach service







STARTING AT USD 793,555 | 4TH FLOOR OCEAN VIEW

The only pre-sale real estate project in Playa del Carmen with more than 70% of its units with beach view. Discover these condos and Ph's for sale, Remarkable business opportunity.

EMMA & ELISSA RESIDENCES CELEBRATE THE TIMELESS APPEAL OF WATERFRONT LIVING IN RELAXED, MODERN STYLE.

AMENITIES

- Fully automated smart units
- Beachclub
- Soul center and spa service
- Two ocean view swimming pools
- Business Center

UNIQUE DIFFERENTIATORS

- Water softener
- Water treatment plant
- Private electrical substation
- Rainwater harvesting system
- High speed internet

SERVICES

- Butler service
- 24 hour concierge
- Valet service
- 24 hour security
- Pool and Beach service

| PLAYA REALTORS MAGAZINE







STARTING AT USD 1,067,858 | PREMIUM RESIDENCES FEATURING OCEAN VIEW

Discover these condos and Ph's for sale, remarkable business opportunity in Playa del Carmen. Luxurious condo hotel with 99 luxury apartments. 60% have an ocean view. 91 premium condominiums from 2 to 4 bedrooms between 120m² and 300m², automated intelligent units, penthouses with private roof and pool, 70% of the units have an ocean view.

AMENITIES

- Fully automated smart units
- Beachclub
- Soul center and spa service
- Two ocean view swimming pools
- Business Center

UNIQUE DIFFERENTIATORS

- Water softener
- Water treatment plant
- Private electrical substation • Rainwater harvesting system
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SERVICES

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PLAYA REALTORS MAGAZINE

Cancun is recognized throughout the world for its spectacular white sand beaches and its fascinating sea in turquoise blue tones. With unique natural places, Mayan culture, water activities and adventure. International cuisine, spectacular golf courses, sophisticated spa facilities, exclusive shopping centers, typical handicraft markets as well as shows, bars and nightclubs that give fame to its incomparable nightlife.

CANCUN

BEACHES

Spectacular beaches of fine white sand, its fascinating turquoise blue sea and unparalleled weather, as well as excellent air and land connectivity, and a first-class hotel infrastructure that places it as one of the best destinations tourist in the world

IT IS A DREAM TO BE HERE







STARTING AT USD 450,000 | 4 PENTHOUSES AND 26 APARTMENTS

A space that will undoubtedly offer you a privileged location, exclusive amenities and an architecture that takes care of every detail, thinking about the comfort and freshness that your family needs. As exclusive as it is modern, has 4 penthouses and 26 apartments, which offer different types of 2, 3 or 4 bedrooms. With the best location within Puerto Cancun since you can have your boat a few steps or direct access to the shopping center.

AMENITIES

GYM Fully equipped with the equipment you need to exercise each part of the body.

SWIMMING POOL Spectacular and large pool that is undoubtedly the most important point of coexistence.

BUSINESS CENTER Space designed to attend to your business from the comfort of your home.

ROOF GRILL Area specially designed to enjoy a barbecue in the company of your friends and loved ones.

SKY TERRACE Pergola space for multiple events with a spectacular view and a sundeck area.

SKY JACUZZI Enjoy, relax and admire the best view from the best place.







STARTING AT USD 300,000 | RESIDENCES FEATURING FUNCTIONAL DESIGN

Be better to live better. Move forward, evolve and observe, to understand, to keep growing and never step back. Live in total harmony and balance, fused with a vibrant Caribbean paradise that comes together with efficiency, sustainability and comfort. Life is for those who envision the future and dare to take the first step towards a better life. A better living means evolving to an environmental consciousness within the modern everyday routine; where design and technology optimize energy efficiency to enjoy the luxury of living surrounded by nature.

AMENITIES

- · Direct owner elevator access and an independent service & amp; emergency elevator entrance,
- · High-efficiency energy and water saving system,
- · Multifunctional kitchen,
- · Hurricane proof facade systems,
- Great floor to ceiling heights living areas with plenty natural light and
- $\bullet \ \, \text{Magnificent terraces with breathtaking views to Puerto Cancun's Natural Reserve},$
- · Golf Course and the Caribbean Ocean.





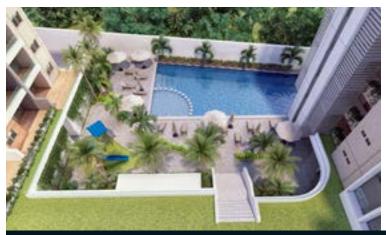


STARTING AT USD 400,000 | APARTMENTS FROM 160 M2 TO 240 M2

At Puerto Cancun, an exclusive residential complex located in the heart of Puerto Cancun. Offering residents a lifestyle that combines the warmth of living near the sea with the convenience of a city close by.

The most exclusive business development in Cancun This project initiated with a unique design of apartments ranging from 160 m2 to 240 m2 in size, with details that express the timelessness of materials taken from the natural surroundings. Its privileged location provides quick access to top-of-the-line services, a shopping mall with the best restaurants and bars, a private beach club, and the Puerto Cancun Marina.







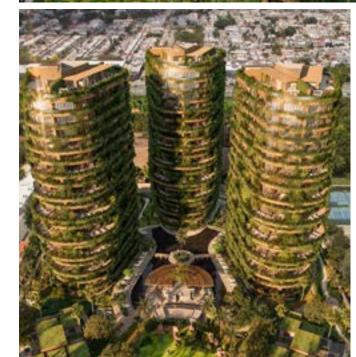
STARTING AT USD 190,000 | SMART 2 AND 3 BEDROOM APARTMENTS.

MODERN DESIGN. THE BEST AMENITIES AND DOUBLE SECURITY 24 HOURS A DAY.

Exclusive amenities and services that make of this development a safe investment and with greater value. 4 spectacular Sky Gardens, one for each tower, offering spacious and exclusive areas ideal to enjoy the sunsets of Cancun.













STARTING AT USD 350,000 | 2/3 BEDROOM CONDOS / 3 BUILDINGS / 20 FLOORS

WORLD CLASS RESIDENTIAL MASTER PLAN / SPORT & WELLNESS COMMUNITY

You will find world-class, unique and unmatched amenities from all over Cancun.

- 1. Kids Zone
- 2. Pet Garden
- 3. Sport Palapa
- 4. Cancha de Tenis
- 5. Area de Bicicletas
- 6. Lounge Para Adultos
- 7. Canchas de Pádel

- 8. Área Comercial
- 9. Jogging Track
- 10. Mail Boxes
- 11. Gym & SPA
- 12. Lobby
- 13. Lounge VIP

- 15. Estacionamiento
- 16. Jardín de Eventos
- 17. Carril de Nado
- 18. Outdoor Yoga
- 19. Kids Pool
- 20. Palapa Bar

14. Valet Parking

PLAYA REALTORS MAGAZINE



Are you AMERICAN?

OUICK FACTS ABOUT INVESTING IN MEXICAN REAL ESTATE THROUGH AN IRA

BY MEXLAW

Did you know you can increase returns on your pension savings by purchasing Mexican real estate through a self-directed IRA?

The majority of us invest our pension automatically and do not pay attention to the rate of return that the plan is generating. With this alternative investment, you can take control of your retirement. U.S. citizens can increase returns on their investments by making the right choices and reduce fees and administrative costs payable to brokers and advisors.

The IRS allows foreign real estate as an alternative investment; provided you follow the rules set out by the IRS, it is essential that you are aware of these regulations before you make your acquisition.

When buying property through your retirement plan, remember that its only purpose is to generate income or realize a capital gain for your retirement – investing in a future retirement home by buying property at today's price, meanwhile preparing for a better quality of life during your retirement.

The rules and regulations are complicated, but MexLaw has the experience and the competence to assist you through the entire process, beginning in the U.S. to closing in Mexico, including ongoing accounting services.

Investment property purchased through an IRA is not meant to be enjoyed right now, investors cannot utilize the property as their residence or as a vacation home, nor can it be rented out to a disqualified person which includes the account holder, their spouse, ascendants or descendants. The law does not explicitly include brothers and sisters as disqualified individuals. Disqualified persons also include individuals that provide services to the IRA such as your custodian, your attorney, CPA, and financial advisor.

IRS rules state that you cannot directly benefit from an asset owned by your IRA. It is strictly prohibited for you to engage in transactions that, directly or indirectly, will benefit you. You can rent the property out to an unrelated party, the rental income is tax-deferred inside your IRA, and then you may claim the home as your own when you take your final IRA distribution. Your IRA can sell the property at any time. You cannot lend yourself money from your IRA nor can you pay yourself a salary or fees for managing the property. In this case, a property management company would care for your property, providing you with a worry-free investment.

You may consider investing in large developments utilizing other investors' IRA as well; another option is to have friends and family invest in your Mexican LLC as shareholders. Learn how to increase your returns, protect your investment, and proceed with this type of investment without causing a tax event by discussing the process with us @playarealtors



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- Avenida 1 Nte / C. 22 Centro Playa del Carmen



ISLA MUJERES is a magical town with a romantic and relaxed atmosphere, with a great natural wealth, Mayan vestiges and Caribbean culture; located just 6 kilometers northeast of Cancun.

It is ideal to enjoy aquatic activities such as diving, snorkeling, boat rides, catamarans and kayaks, zip lines over the sea, sport fishing and much more.

BEACHES

The beaches shine thanks to its fine white sand and its warm and crystal clear turquoise waters; you should not miss the opportunity to walk along the seashore and admire the sunrise and sunset, they will steal your breath!

WATER ACTIVITIES

Isla Mujeres is ideal for a variety of activities and water sports.

DIVING

Immerse yourself in the depths and let yourself be captivated by the marine life and the sculptures that lie on its sea floor, in addition to several sunken ships that will make your diving experience more fun.













STARTING AT USD 950,000 | EXCLUSIVE RESIDENTIAL COMPLEX

This condominium at Isla Mujeres is an exclusive residential complex with apartments of a unique design and appeal, from 160m2 to 240m2. Spaces created with the best finishing details, catering to even the smallest details in order to create lasting, one-of-a-kind experiences.

Enjoying more than 70 meters of beachfront land, residents will wake every day to incomparable views. Without a doubt, This investment that will change your life. Offers spaces to fit the needs of every family, offering 3- or 4-bedroom apartments with private gardens and roomy balconies, all with exceptional views of the Caribbean Sea.











HOLBOX Island

The hidden treasure in Quintana Roo has long been a well-kept secret of off-the-beaten-path travelers, especially those for whom Gypset Living is something of a life manual.

But it's quickly gaining notoriety because of its absurdly beatiful natural surrounddings. The perfect retreat: ther were no paved roads and almost no cars; just tropical vegetation, some mangroves and miles of glorious beaches.



USD 643,000 2 BEDROOM/ 3 BATHROOMS 154 M2 / 1658 SQ.FT.

YOUR NEW HOME, WHERE THE MAGIC OF NATURE WILL WAKE YOU UP EVERYDAY

HOLBOX, THE MAGICAL ISLAND OF THE MEXICAN CARIBBEAN where you will feel free, at peace and connected with this Maya Land, away from the bustle of cities and close to the music of the sea. With a strategic location on the island, a few steps from the beach, invites you to live an extraordinary life.









THIS ARTICLE IS SPECIALLY FOR YOU.

RRSP ACCESS PROGRAM

The program allows Canadians to use the funds in their RRSP to finance their Vacation Membership. Our unique program is modeled after the hugely succesful Home Buyers Plan (HBP), allowing our clients to utilize the funds inside thier RRSP.

A Registered Retirement Savings Plan (RRSP) is a retirement savings and investing vehicle for employees and the self-employed in Canada. Pre-tax money is placed into an RRSP and grows tax-free until withdrawal, at which time it is taxed at the marginal rate.



VACATION HOME BUYERS PLAN

Qualified Canadians simply transfer their existing RRSP to a new qualified RRSP on a tax-free basis, for the purpose of investing in a Canadian Mutual Fund Trust which is a qualified investment for RRSP's. The business of the Mutual Fund is to provide consumer loans to creditworthy Canadian borrowers to finance down payments for Vacation Homes.

Seaport credit has developed strong working relationships with developers and real estate brokerages throughout Mexico and the Caribbean.

Inspired by the hugely successful Home Buyers Plan (HBP), which assisted many Canadians in proudly achieving the goal of home ownership. Seaport Credit provides the link between you and your under utilized RRSP funds to assist you with the purchasing of your vacation dream home in the sun.

In this spirit, we have endeavored to create a unique product that likewise assists Canadians in acquiring that home in paradise they always dreamed of.

CONTACT US FOR INFORMATION ABOUT THIS PROGRAMM AND HELP YOU TO BUY YOUR DREAM PROPERTY IN RIVIERA MAYA.





Your IRA can sell the property at any time. You cannot lend yourself money from your IRA nor can you pay yourself a salary or fees for managing the property. In this case, a property management company would care for your property, providing you with a worry-free investment.

You may consider investing in large developments utilizing other investors' IRA as well; another option is to have friends and family invest in your Mexican LLC as shareholders.

If you participate in a prohibited transaction as described above, your IRA will be de-registered, and it will be treated as though the property was distributed and you will have to pay the tax on that distribution. If the IRS considers this a distribution, it can also impose a tax equal to 100% of the amount involved.

Learn how to increase your returns, protect your investment, and proceed with this type of investment without causing a tax event by discussing the process with us @playarealtors

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 Avenida 1 Nte / C. 22 Centro Playa del Carmen





Puerto Morelos has a unique personality, it is an authentic fishing village typical of the Mexican Caribbean with a calm, bohemian and relaxed atmosphere that allows you to connect with the simplicity of its people. It is an adventure destination where wonderful natural attractions such as mangroves, cenotes and an exuberant jungle stand out.



PUERTO Morelos

BEACHES

The proximity of the reef to the beach makes its beaches calm and gentle waves.

THINGS TO DO

Its natural settings make Puerto Morelos an excellent place to live to the fullest the best aquatic and adventure experiences. Besides being an excellent place to pamper your palate!

WELLNESS

The spa experience in Puerto Morelos can be found in exclusive spaces within recognized hotels to small establishments where local massage therapists provide their ancestral knowledge to achieve the perfect balance of body, mind and spirit.





New beachfront apartment complex in Puerto Morelos, a colorful charming town in the Riviera Maya. Let the sea breeze surround your atmosphere and the sound of the waves harmonize your days. This is your new home, right where you always wanted.

The closer to the beach, the better. 30 apartments 1 to 4 bedrooms. 10-story building

• Security booth

AMENITIES

• Solarium

• Pool • Beachfront

Bar / Grill Area
 Parking

• Jacuzzi • Security 24/7

• Snack Bar • Lobby







STARTING AT USD 135,000 | RESIDENTIAL LOTS - 2000 M2 (21.527 SQ.FT.)

93 hectares of relaxation, harmony and fun... Build the house of your dreams near the most incredible places on Earth. We want you to grow your assets, that is why we have designed different categories that go according to the location of the lots. We have made a construction regulation where order, respect, care for the environment and harmony prevail. With this we guarantee that your investment is always protected and that the value of your property continues to increase over the years...

In the heart of the Riviera Maya, just 25 minutes from Cancun. It would take us pages and pages to describe all the incredible options that you have in the surroundings, what we can guarantee is that they will never cease to amaze you. For this reason, the Federal Government decided that the Cenotes Rute will have the privilege of having the Mayan Train station of Puerto Morelos, this great work will bring many benefits for the entire region, since it will detonate the growth of the area so that the equity in your new home, will be very interesting in the coming years.





Holistic contemporary design with elements of wood, steel and natural rock slabs with typical characteristics of the region. It has control pens and a high-tech video surveillance system with license plate recognition 24/7.

GOLF RANGE

Because we know how important it is to keep your body and your physical condition in optimal condition.

- 1. Golf practice course, with a 268 yard shot, 24 stations spread over two levels, bunkers and some Putin Greens.
- 2. Restaurant-bar with convivial area.
- 3. Fully equipped gym.
- 4. Coworking, a space where you can carry out your work activities, has a meeting room, cafeteria service and Wi-Fi.
- 5. Kid's Golf, so that the little ones begin to enter the wonderful world of Golf.







Mystic cenote located north of our development. There you will find a beautiful palapa, some kiosks with beds, a terrace, lounge chairs, hammocks and convivial areas so you can enjoy while you relax in our great cenote.

BECAUSE NOT EVERYTHING IS BRICKS...

Integrating your new home into the natural environment will not only give you a more harmonious way of living, but your home will remain fresh, protected against meteorological events and full of life around you. In Mukta you can only have 40% occupation of the land with this we make a green and ecological residential. Here is an example of the rudeness of a house on the percentage of occupation.

72 | PLAYA REALTORS MAGAZINE



Design the LIFE YOU WANT

WAYS TO THINK OUTSIDE THE BOX WITH YOUR HOME & FINANCING

WRITTEN BY JO GARNER

"Those who don't think outside the box are easily contained."

"We have reached a tipping point," real estate market experts are saying. They point out that more homes are being listed for sale, and the prices are still rising, but not at the double-digit frenzy we have seen over the last year.

Homebuyers are stepping back into action and making offers on homes now that there may be only five competing offers on the house they want instead of twenty five offers.



BUYING A SECOND HOME HOW TO BUY A BEACH HOUSE THE RIGHT WAY

Whether you're thinking about buying a second home for pleasure, or simply buying a second home to rent as an investment, you've come to the right place.

Who hasn't dreamed of owning their very own beach house? I can remember as a teenager, going to Cancun and looking up at the houses overlooking the ocean, and thinking: "I'll own a house like that someday."

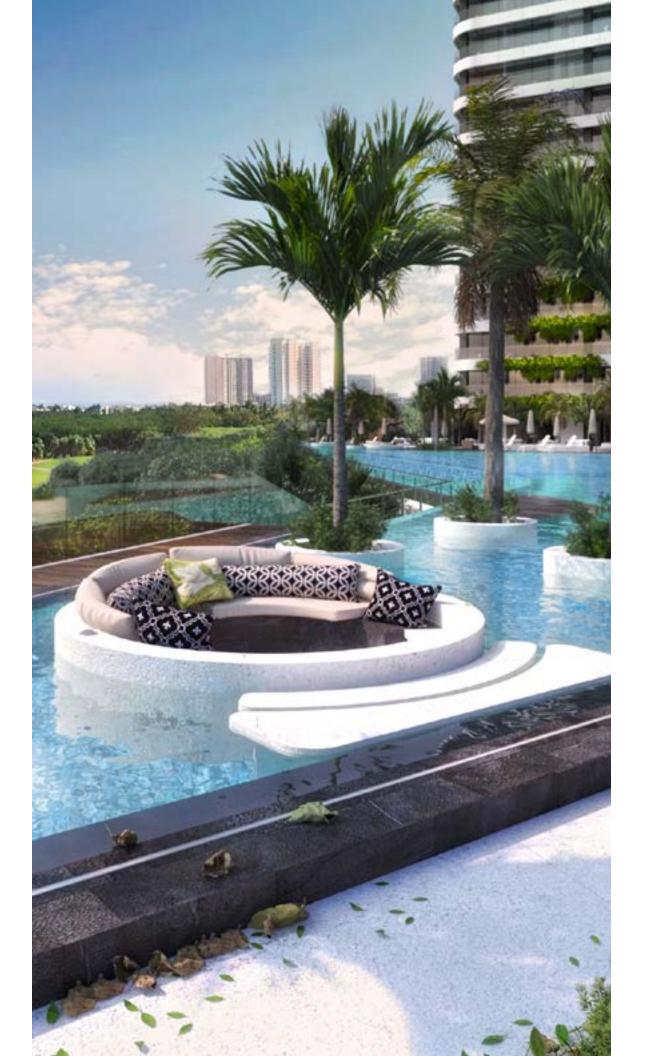
The idea of breathing in salt laden air while gazing out over the ocean from my own beach house porch, was intoxicating to me, even as a kid.

If you're at a place in your life where that possibility is open to you, this is where you'll get clarity on how to buy second home the right way.

ARE YOU BUYING SECOND HOME OR AN **INVESTMENT HOME?**

Let's determine the difference between a vacation home to buy versus purchasing an investment home (or vacation rental property.)

Deciding ahead of time how you want to use your new beach house will help you in two ways:



- It'll be easier to decide where you want your house located, and what details are important.
- You'll know what kind of loan you'll need to qualify for. (Assuming you're financing.) Financing a second home has different loan requirements than an investment home mortgage.

People refer to vacation homes in a variety of ways: second home, short term or long term rental, income property, but the truth is, all these terms are not necessarily interchangeable from a credit perspective. Lenders strictly distinguish between second home mortgage requirements and getting an investment home mortgage. The two have very have different qualifying requirements if you apply for financing. So let's look at difference between investment property versus second home.

THE KEY DETERMINING FACTOR THAT DIFFERENTIATES THE TWO IS THIS:

Is this a beach house exclusively for your family's enjoyment (= second home) or do you plan on renting it out for income (= investment home)?

FOUR COMMON WAYS TO PURCHASE EITHER A SECOND HOME OR INVESTMENT PROPERTY ARE:

- 1. Available cash
- 2. Utilizing a cash-out refinance on your primary residence
- 3. Taking out a second mortgage (HELOC or fixed home equity loan) on your current home
- 4. Secure the first mortgage using subject property itself as collateral.

Keep in mind, that with options #2 and #3 you'll tie up equity in your primary home.

It's also important to note that unlike mortgage transactions where real estate is intended to be occupied as a primary residence, investment property purchases are not an eligible transaction that allows the use of gift funds (personal gifts or gifts of equity) towards borrowers' down payment or closing costs. When you buy a second home, the transactions allow the use of gift funds, but with certain limitations.

For either property type, the purchase process is basically the same as if you purchase a standard home, although the qualification requirements are a bit different.











Exclusive mixed-use development within a private residential complex in Puerto Aventuras, Quintana Roo, México. Home of a safe and united community to grow family roots. Designed by Rodrigo de la Peña Architects, winning architecture firm of national and international awards.

AT A PRIME LOCATION ONE OF THE LAST OCEANFRONT SITES IN PUERTO AVENTURAS.

- Balcony with ocean view in each apartment. Air-conditioning.
- · Integral kitchen.
- · Bathroom furniture.
- · Laundry center area.

- · Porcelain floors.
- · Carpentry in closets.

energy efficiency.

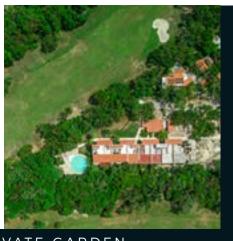
- · Windows with anti-hurricane system / noise reduction /
- AMENITIES
- · Gym.
- · Multipurpose room.
- · Business center.
- Playroom.

BEACHFRONT:

- · Thatched roof palapa area.
- · BBQ area and restrooms.
- Pool with 2 swimming lanes
- 5 jacuzzis.







STARTING FROM \$320,000 | 3 BEDROOM VILLA WITH PRIVATE GARDEN

Horizontal condominium with your own garden on 180 m² of privative land for each villa. Ask for the different options to customize your villa.

- Covered parking of 7x3 m
- Outdoor parking
- Private garden of 68 m
- · Common area garden & swimming pool
- · Condominium administration
- · Built within a safe community









FROM \$ 442,000 USD (M2 \$ 590 USD) | RESIDENTIAL NAUTICAL LOTS

This exclusive nautical development has direct access to the navigation channel one minute from the Caribbean Sea, it is located in the final stage of Puerto Aventuras and is ideal to have your boat in front of your property, as well as enjoy the abundant nature, countryside golf, marina, among other amenities.

- From 750 m2
- · Density 4

- · Residential land use
- 15 meters from the marina
- Maximum height: two levels plus roof garden

PXR







STARTING AT USD 390,000 | 3 UNITS OF 1 BED, / 16 UNITS OF 3 BEDS.

3 Units of 1 bedroom, 77 m2 average. 16 Units of 3 bedrooms, 150 m2 average. Average 1614.59 sq. ft. with living room, dining room, kitchen, 2 bathrooms, laundry room, parking, terrace with view to the amenities. Includes closets, kitchen and minisplit inverter A/C.

* Optional, it can include two lock offs. The penthouses will enjoy an exclusive private roof garden with jacuzzi and living room.

AMENITIES

· Multiple uses in common area

· Pool

• Grill

· Swimming pool

· Boat slips

· Kids pool

• Pool Bar Fire pit

· Business center



Cozumel is the largest island in the Mexican Caribbean. Rich in history, Mayan vestiges and natural wonders; an authentic paradise in the middle of the sea with white beaches, beautiful sunsets and world-famous for its coral reefs. It is a destination of adventure and relaxation where all kinds of activities are carried out in impressive natural settings.

DIVING

Nowhere in the Caribbean is compared to the coral formations offered by the crystalline and warm waters of Cozumel! Considered one of the five best dive sites internationally, it has 40 dive zones with depths ranging from 3 to 30 meters / 10-100 feet, and amazing wall reefs that reach great depths.

BEACHES

In Cozumel you will find beaches for all kinds of tastes, of low or intense waves; all are equally spectacular, and its waters house a wealth of marine flora and fauna.

WATER ACTIVITIES

The impressive turquoise sea in Cozumel is the perfect place for snorkeling or diving, as you will find a great diversity of marine life.









STARTING AT USD 135,000 | 68 APARTMENTS FROM 1 TO 4 ROOMS IN 5 LEVELS

A new departmental concept in the paradise in the Mexican Caribbean, Cozumel, where you will find the true definition of home: that simple, cozy love that passes slowly and revitalizes the soul. If you ever imagined a space to see life without worry, in an environment of peace, light and balance, this is your place. 68 apartments from 1 to 4 rooms in 5 levels

AMENITIES

- · Parking lot
- · 24/7 Security
- Security guard
- Lobby

- · Private movie theater
- Gym
- · Pool
- · Paddle / tennis court Bar

- Grill
- Jacuzzi
 - · Sun deck







STARTING AT USD 210,000 | 2 BEDROOM CONDOS, & LT 142 M2 (1528 SQ.FT.)

Just a few kilometers from Playa del Carmen shore, along the famous Mexican Riviera Maya, Cozumel is a well stablished world class destiny.

THE ENCOUNTER WITH SPORT. 64 km of bikeway with a view to the Caribean Sea

- · Base of international sports events: Triatlón / Gran Fondo / IronMan / OceanMan
- The best Destiny for scuba diving and fishing, Cozumel Reefs National Park, Paraíso reef, Colombia reef, El Cielo, Villa Blanca y Chankanaab.
- Enjoy a crystalline sea without heavy swell.

AMENITIES

- · Pool
- · Beach club at Hotel Westin
- Gym
- Grill











STARTING AT USD 304,500 | 40 AVAILABLE UNITS / 3 DIFFERENT FLOOR PLANS

Imagine arriving to a paradise you can call home, your corner of peace. This is Cozumel, a place with incomparable natural beauty.

A dream apartment complex, in front of the Caribbean Sea, surrounded by the mysteries of the Mayan jungle with direct access to pristine waters. Exclusive residential apartments, characterized by harmonious and modern architecture, offer marvelous living spaces with ample terraces for breathtaking ocean views.

FEATURES

- · 6000 m2 / 64,583.46 ft2
- · 6-story apartment building
- · 40 available units
- · 3 different floor plans

- Floor plans ranging from 125.8 m2 to 170.2 m2 / 1354 ft2 to 1832 ft2
- · 6 retail spaces

50 residential parking spaces + 10
 visitor parking spaces + 10 retail
 parking spaces

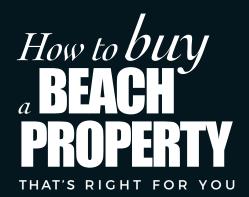




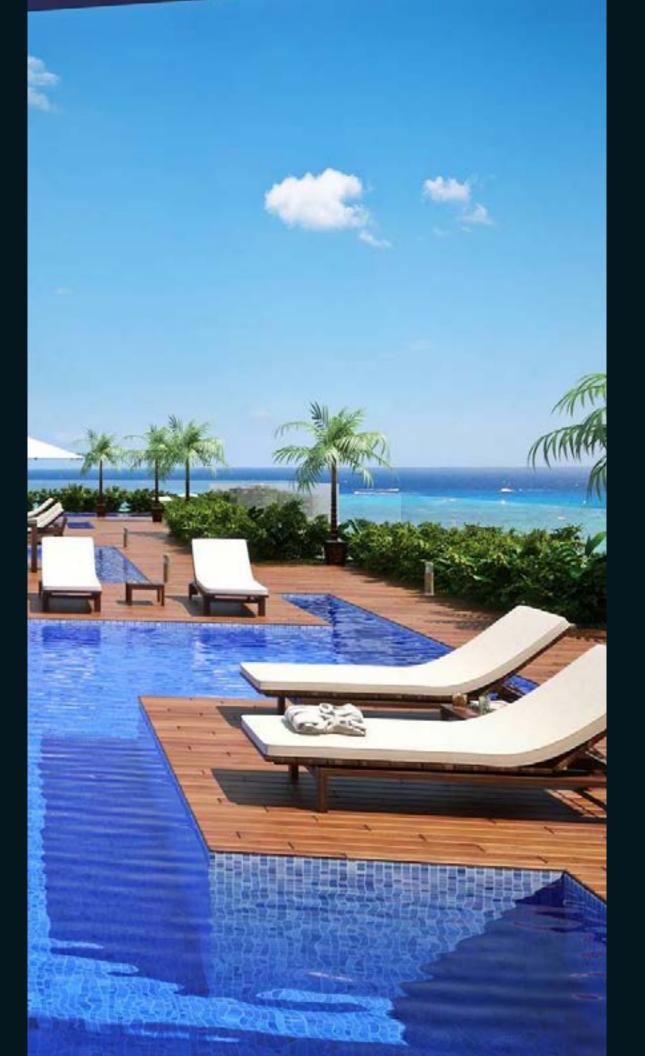
- \cdot 25 professionally designed units
- $\boldsymbol{\cdot}$ Ocean views in the most exclusive units
- 3 Different units to choose from
- Professionally decorated
- \cdot Title guaranty and closing services provided by International Law Firm www.MexLaw.ca
- · Operated as an exclusive hotel offering pool, gym, rooftop, lounge area.
- · Move-in packages available
- · 8-12% annual ROI

PLAYA REALTORS MAGAZINE





There are numerous factors to consider when you buy a beach house. Are you buying a beach house for rental income or are you simply buying a second home for investment and family enjoyment?



LOCATION

Best place to buy vacation home: If you're purchasing a second home for pure enjoyment sake (not renting it out) then ideally, your beach house would be between one and five hours away by plane. Otherwise after the initial excitement wears off, you'll find yourself vacationing there less and less. Obviously that's not attainable for most of us but you will enjoy it more frequently if you're that lucky.

If you're buying a beach property for rental income, (and handing it over to a property management company) you might be fine with it being a plane ride away. In this case you'll care more about a prime location for steady rentals, than how easily you and family can get up there for weekends.

Personally, I rarely buy anything unless I think it's a good investment. You just never know when you might need / want to sell.. If you care about buying a second home for investment, then here are some of the qualities to look for:

- Is it in a desirable area where people like to vacation?
- Are properties appreciating steadily?
- Is it easy to get to? What do you pass getting there?
- What's around it? Visit your potential new home during the day and night.

SIZE

Do you dream of a little cottage by the sea? Or a big rambling house for the kids, grandkids, and friends? Or perhaps a cozy one bedroom condo is exactly what you have in mind.

The size of your beach house may depend more on what you can afford, but do start thinking about how you intend to use it, and what size you'd like. From my experience, try to get at least a two-bedroom if you can. Anyone other than a couple will want at least that much space.

AND if you're buying a beach property for rental purposes, get one with bunk beds stashed in a hallway. I can't tell you how many times we rented the house / condo with the extra bunks over a rental without. I don't like having guests on the "sleeper sofa"... I mean what if you want to get up and start breakfast while they're sleeping? But with those handy bunk beds, you have extra sleeping spots.

COSTS

Now for the fun part how much can you afford? Or a better question might be, how much do you want to invest? You don't want to max yourself out where you can't even enjoy your new home.

Costs to consider are:

- Price of the home
- Down payment and monthly payments if you're financing



- Management fees and vacancies if you're buying a house for rental income
- Maintenance and upkeep
- Insurance
- Association fees
- Taxes
- Furnishing the house and patio(s)

We represent the most prestigious and innovative real estate developments and offer our clients prompt and exclusive access to the highest quality properties. These modern apartments and houses are not only designed for real estate investment, but also for acquiring a second home, a vacation residence or a retirement place in the Riviera Maya.

THESE ARE OUR GOALS:

- Understand your aspirations and create solutions that fit.
- Know the ever-changing market and how to keep our clients moving toward success, no matter the climate.
- Be a strategic advisor: lowering your real estate costs and occupancy risks while at the same time maximizing workplace flexibility and productivity



RIVIERA Maya

The Riviera Maya will never cease to amaze you. With its more than 120 km of extension, its crystalline turquoise waters, its white-sand beaches, cenotes, majestic archaeological sites, natural parks and unique themes in the world, in addition to magnificent hotels and one, exquisite cuisine. Come and discover why in the Riviera Maya, paradise is FOREVER!

WATER ACTIVITIES

In the Riviera Maya you can enjoy exciting and entertaining activities in unique natural places such as cenotes, underwater caverns, lagoons and of course in the incredible Caribbean Sea. Choose the one you like!

THINGS TO DO

The Riviera Maya is the ideal destination for those looking for nature and culture, varied attractions and adventure in the middle of the jungle and facing the incomparable beauty of the turquoise sea of the Mexican Caribbean.

NATURE AND ADVENTURE

The Riviera Maya is a paradise of abundant nature, diversity of flora and fauna, and lush jungle that surrounds the entire destination making it perfect to enjoy many eco-tourist activities for the whole family.



WELLNESS

If the adventure is not your thing or you simply need to disconnect, in the Riviera Maya you will find endless options for it. From a yoga session on the beach, ancestral saunas with revitalizing fragrances, luxurious spas with avant-garde therapies and treatments, temazcal, aromatic herbs facials...







STARTING AT USD 350.000

72 HOUSES / 2,3 & 4 BEDS. / 2 & 3 FLOORS

Residential community made up of 72 houses where you can choose between 2, 3 and 4 bedrooms, divided into 2 and 3 floors. The development with the best amenities to share with family and friends just 3 minutes from the sea. Only pre-approved credit on the market. We are the only development that offers its own financing, thanks to our financial solidity and sustainable infrastructure.

· OWN FINANCING IN PESOS AND DOLLARS · NO COMMISSION FOR OPENING

· Interest rate 5% to 9%

Minimal hitches

· Fixed rate in pesos

· Credit authorization in less than 24 hours

· Driving Range

Tournament organization

SERVICES

· Golf Academy

Equipment rental

GPS equipped carts

· Bar cart

FACILITIES

· Club House

· Coffee Bar

· Showers and lockers

Warehouse

Lobby

· Pro Shop



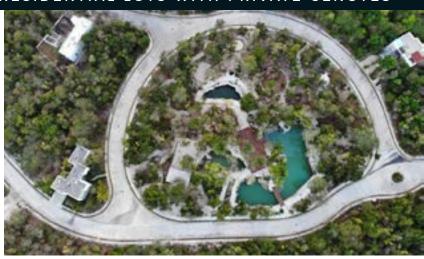
STARTING AT USD 295.000

Start at USD 295.000 Residential Lots with private cenotes 600 m2/6458 sq.ft.

DIRECT FINANCING

With a spectacular golf course With beach club









STARTING AT USD 270.000

TRULY - SUSTAINABLE - 70% GREEN AREAS

LOCATION

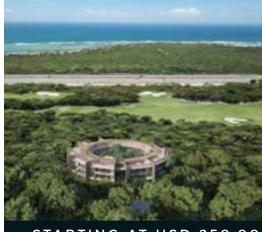
Strategically isolated from Tulum's urban chaos. 2 km away from the beach & surrounded by 15 cenotes. Buyer customization & personalization. Build to suit customer's needs and specifications Special Tailor made fictures to surpass buyers expectations

- · 70% green areas
- · Solar energy
- · Hybrid water treatment plants
- · Eco friendly building materials
- · High standards of luxury

& comfort

- · High end finishes from porcelanosa & prestigious brands
- Privacy & social distancing
- · Horizontal development 5 acre total

land area (avg. lot size - 550 m2 / 6,000 sqf)







STARTING AT USD 250.000

43-CONDO LUXURY RESIDENTIAL COMPLEX

A welcoming 43-condo Luxury Residential Complex unlike any other. 2 Bedroom units. Choose to upgrade your condo's layout and grant yourself to have a lock-off unit maximizing flexibility for space and rental options.

· Gated Community

• Gym

- · Lounge Area Hammocks
- · Jacuzzis area

- · Sky run track · 24/7 Security
- · Access to Beach Club

· Access to Wellness Center

- · Swimming Pool
 - · Outdoor Cinema







STARTING AT USD 219,545 | RESIDENTIAL LOT FOR SALE IN GATED COMMUNITY

Tourist-residential complex located 20 minutes from the center of playa del carmen and 30 minutes from tulum. Its privileged location will allow you to enjoy the privacy of the jungle and the joy of the sea with the benefits of nearby cities.

Brisa is made up of 68 lots of 600m2 and various natural green areas where the amenities are concentrated. The project will have a first class urbanization with hydraulic concrete streets and stamped concrete pedestrian paths; it will also have all the services (electricity, water, drainage, and telephone).

The clubhouse is located within a block of more than 5,000m2, where you can walk along the trails and discover the surprises we have for you. Developed in a 2-acre beach lot and offers a variety of sports facilities, extensive green areas, and a spectacular beach club in front of the Caribbean sea.









An exciting new residential development with jungle lots for sale in the tiny seaside community of Xpu-Ha. Nestled in the heart of the

Riviera Maya, it offers exclusivity and privacy but also easy access to fantastic beaches. This quiet area is just 20 minutes south of Playa del Carmen and close to all the goods and services of town. Nature lovers will adore the proximity to Mayan ruins, eco-parks, and dozens of amazing cenotes that are scattered throughout the jungle.

This exclusive gated community offers 68 lots each measuring approximately 6,460 sq. ft. (600 m2). It has top-quality infrastructure, solar-powered public lighting, and abundant green areas. It features a spectacular beach club and a main clubhouse with swimming pools, a gym, a spa, and tennis and paddle courts. In addition, each phase will have its own clubhouse with a pool, a BBQ area, and a gym. All of the amenities are connected via an underpass that allows for safe commuting by golf cart, bicycle, or on foot. The Brisa Xpu-Ha complex is safe and secure with gated entry and 24-hour security.







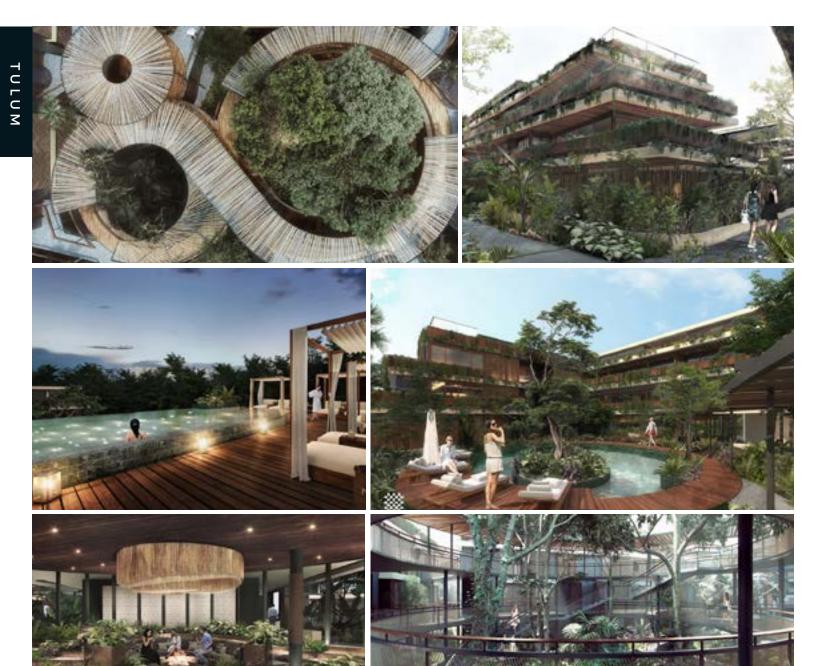
STARTING AT USD 612,365 | UNIQUE RESIDENTIAL PROJECT ON THE OCEAN

Exclusive & unique residential project on the ocean only 10 minutes south of Playa del Carmen. Besides its many amenities it also includes two large lakes plus a beach club and a club house at the main lake. This new gated development will offer you and your family the privacy and tranquility you seek next to the Caribbean Sea and close to all the services and commodities of the nearby cities.

Every zone offers lots with different characteristics starting at 3,230 sf. Depending on zone and location the lots have different views from green areas to lake and ocean views.









NATURAL DESIGN

A project inspired by the natural beauty that has made Tulum a paradise. The silhouette of its architecture evokes the waves of the ocean and its colors pay an homage to the elegance of the jungle that surrounds it. Its design creates such a sense of harmony with its surroundings that it gives the impression of having emerged from the Selva Maya. This beautiful and modern condominium complex is a haven for the body and spirit and those who seek the tranquility of nature.

This charming tree lined oasis is designed with three shared amenities which transmit a sense of connection and community. Amphitheater - Cultural exchange and exhibitions.

Yoga Center – Yoga and meditation workshops

 $Clubhouse-A\ pool\ side\ restaurant,\ open\ air\ gym\ and\ a\ spa\ with\ massage\ options,\ Kids\ club,\ jogging\ track,\ hydro\ therapy,\ and\ two$ Temazcals where you can experience an unforgettable Mayan purification ritual.









STARTING AT USD 255,040 | STUNNING STUDIO MODERN DESIGN

Currently, Tankah Bay is surrounded by a beautiful beach, a magical cenote and the mouth of several freshwater channels, which make up one of the longest underground river systems in the world. Featuring 13 units per tower, the project consists of 2 towers for a total of 26 apartments within which there are 4 typologies, Garden, Middle, Studio and Penthouse. These buildings develop their architecture with sinuous shapes that resemble a yacht.

Also Tankah 52, includes green technologies. It will provide energy savings, through solar panels on its roof, reuse of rain and gray water through a collection system and a treatment plant,







STARTING AT USD 322,050 128 UNITS / SOME FEATURING PRIVATE POOL

PRESTIGIOUS CONDOMINUMS

The most innovative concept in real estate. The new Condominium will be composed with all the atmosphere and style of the first development. Located just a few minutes from Tulum beach, directly in Kukulkan Avenues considered the new commercial artery, which connects the Hotel Zone with the Downtown area. All apartments will feature full en-suite bathrooms, dining areas, and large terraces. Owners & visitors will enjoy collection of luxury amenities.

AMENITIES

- Units with provate pool
- Private beach club
- Jacuzzi
- Solarium

- Lounge area
- Rest areas
- Gym
- Spa & Sauna

- Lush Gardens
- Restaurants
- Commercial area











A RARE BEACH FRONT OFFERING IN RIVIERA MAYA

Whitin of the co - working there are developments created to scape to far and exotic lands, generally to getting away from everything, specially work. A new generation of co workingspaces are bringing productivity to the beaches. Amenities includes Yoga Tower, Jacuzzi Coworking, Business premises, Restaurant.





MAHAHUAL

Mahahual is a small fishing village located less than 2 hours from the city of Chetumal. Itscrystal clear turquoise waters make this charming town a unique place to enjoy all its natural beauties as a family.

PLACES TO VISIT

It is the largest coral atoll in Mexico - and where it is possible to admire beautiful corals and goldfish just 20 minutes from the coast in front of Mahahual and Xcalak.

BEACHES

There is nothing like just lying in a hammock and let time pass by admiring the gentle swell of the calm and shallow turquoise waters of Mahahual.

DIVING

Mahahual is one of the best places in the Mexican Caribbean to carry out this activity, due to the contrast of the vegetation and the different scenarios in which it can be performed.

CHINCHORRO BANK

The Banco Chinchorro Biosphere Reserve is the largest coral atoll in Mexico. It is located near Mahahual, a small fishing village located on the Grand Costa Maya.







A boutique development inspired by the colors we love from the Mexican Caribbean. Located on the boardwalk of Mahahual, offers you comfortable apartments on the beachfront with views spectacular sea of Costa Maya and the ease of diving in its waters with your own private beach.

The complex is built on an area of 800 m 2 of surface, consists of 12 departments, The units They are developed in 4 heights, distributing 2 units on the Ground Floor and lobby, 3 units on the First Floor, 3 units on the second floor and 4 units on the third floor.





Exquisite Penthouse for sale in Mahahual Sa'am condo - hotel development with beachfront location. Featuring private rooftop and swimming pool.

Amenities for residents and guests: rooftop, 2 swimming pools, sundeck, bbq area, lobby and security staff. All condos feature local materials in their architecture, chukum walls, tropical wood and rustic finishes.

Fully equipped kitchen, porcelain tile floors, and led lights for low consumption and tropical plants from the authentic Mayan jungle.



INVESTMENT SERVICES

TRUST IN US

With more than \$300 million in active listings, PLAYA REALTORS CORP. investment sales team has the experience, expertise, and most importantly, drive to meet any challenge clients throw our way. How? Because we make it personal: taking the time to understand your unique priorities and creating solutions designed to ensure optimum results.

WE OFFER EACH OF OUR INVESTMENT SALES CLIENTS:

- Agility—experience in every major property type and the nimble ability to shift focus and follow opportunities in the ever-changing real estate marketplace.
- Personal Service executed by hand-picked teams of just the right professionals assembled deal by deal.
- Partnership throughout the process beginning with detailed due diligence to identify potential investments.



LAND

"UNDERNEATH IT ALL IS THE LAND."

The essence of every real estate transaction is rights, title and interest in the underlying land. No one understands those rights better that **PLAYA REALTORS CORP.** seasoned and tenured land team members.

Maximizing the value of a parcel of non-income-producing land can only be accomplished by developing that parcel into an income - producing asset.

THE KEY TO THIS PROCESS IS BASED ON:

- Understanding the highest and best use of a property in the current market conditions
- Understanding development potential and limitations based on entitlements (zoning, access, utilities, etc.).
- Structuring a transaction with a developer or investor with the highest probability of achieving a closing based on the purchaser's experience, team and capital stack.

WHAT ARE YOU LOOKING FOR?

We always ask...

... but figure that beyond simple return on investment that a partner with broad expertise, a million dollar track record in the Southeast of Mexico, and a full-service mindset that includes involvement in every facet of building administration from on-site management to in-house leasing (for maximum control and cost savings) isn't a bad answer

PLAYA REALTORS DELIVERS IT ALL!

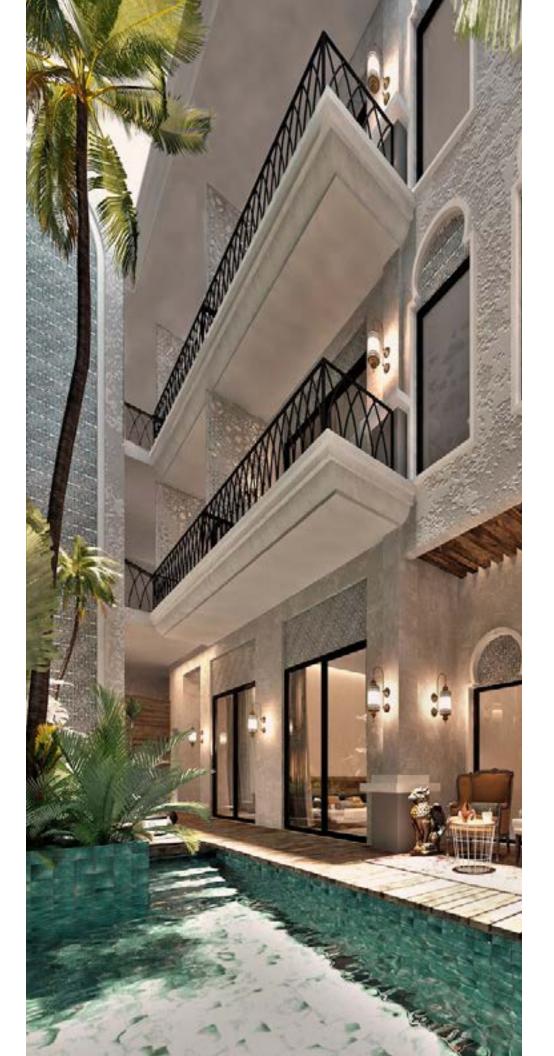
DEVELOPMENTS

EXPERIENCE? ALREADY WELL DEVELOPED.

PLAYA REALTORS CORP.'s portfolio of more than more than 100 well-conceived, enduring, innovative properties with uses as varied as residential, hospitality, retail and multi-family speaks for itself. Each property is unique—and combines aesthetics with appropriate scale and design that complements communities and creates culture. What can we do for your great idea in real estate?

WE OFFER EACH OF OUR DEVELOPMENT CLIENTS:

- Focus, from start to finish, on increasing an asset's value and ensuring maximum return on investment.
- Project management that forms the foundation of successful development through multi-discipline partnerships that pair our experts with design, engineering, construction and legal professionals.



• Best-in-class service from a team of experienced professionals who address the specific requirements of clients, demand excellence in planning and execution, and insist upon absolute accountability.

ACQUISITIONS

SPECIALISTS IN SEEING POTENTIAL SINCE 2008.

PLAYA REALTORS CORP. understands acquisitions—and calculated risk. We undertake a good deal of both, having cultivated expertise in making acquisitions that both make sense and make money for our clients. How? In part because we're small, nimble, and individually empowered at all levels of our organization, which means that our employees have both our CEO's ear and the ability to act on their own intuitions whenever needed.

WE OFFER EACH OF OUR ACQUISITION CLIENTS:

- Aggressive optimism in seeking opportunities where value can be created through acquisition, renovation, leasing and repurposing properties.
- · Service:
- Underwriting and modeling investment returns
- Operating and capital budgeting
- Coordinating due diligence
- Establishing marketing and leasing parameters
- Contract negotiations
- Securing debt
- Breadth: experience dealing with both private investors and institutional investors



HOTEL DIVISION

BUILDING SUCCESS DOESN'T STOP WITH THE SALE

Simply acquiring a property doesn't make it great. From leasing to digging into the details, to management overhauls and marketing, **PLAYA REALTORS** does it all (ourselves and through trusted vendors), covering every base, performing every systems check and overturning every brick to make sure the property is successful—and the owners are happy—long after the closing papers have been signed.

WE OFFER EACH OF OUR ASSET MANAGEMENT CLIENTS:

- · Focus, on successful leasing that helps stabilize the asset.
- A tailored approach because every property is unique, as is every client
- The full force of our services from tenant and landlord services to property management and beyond.
- Deep industry experience to help position your property in today's—and tomorrow's—economy.

CAPITAL PARTNERS

PLAYA REALTORS helps clients around the world maximize the value of their real estate through a range of services from investment sales and purchases to structured sales and leasebacks, mezzanine and construction loans.

