

MORTGAGES PRODUCTS FOR EVERYONE

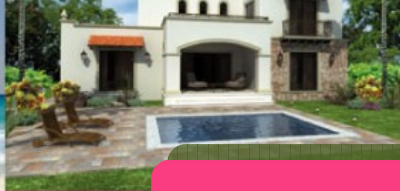
Bancomer / Hipotecaria Nacional

BBVA is promoting cross-border binational products:

- Your Choice in Mexico to Mexicans living and working in the United States.
- Your Dream Home in Mexico for Americans and Canadians interested in buying a home in Mexico.
- The House of Your Dreams in Mexico (EURO), aimed at the Spanish and English interested in buying a home in Mexico.

	US DOLLAR FIXED	US DOLLAR VARIABLE	LOT MORTGAGE	HIPOTECA JOVEN	EUROS
LENDER	HIPOTECARIA NACIONAL	HIPOTECARIA NACIONAL	HIPOTECARIA NACIONAL	HIPOTECARIA NACIONAL	Bancomer
AVAILABILITY	US & CANADIANS	US & CANADIANS	MEXICAN	MEXICAN	UK and Spanish
CURRENCY	DOLLAR	DOLLAR	PESOS	PESOS	Euros
LTV	UP TO 80%	UP TO 80%	UP TO 70%	UP TO 85%	Up to 70%
MAXIMUM TERM	30	30	5-10 YR	5-25 yr	20 years (5, 10, 15, 20)
APPLICANT AGE	NO MAX AGE LIMIT	NO MAX AGE LIMIT	AGE + TERM <85 YRS	AGE + TERM <85 YRS	max age limit 85 years
DEBT/INCOME RATIO	-	-	40%	40%	?
CREDIT REFERENCE	680 FICO SCORE	680 FICO SCORE	-	-	500 ONLY FOR UK
BEST INTEREST RATES	FIXED RATES (TBA)	VARIABLE RATES (TBA)	13.9 % ALL TERM	11.44%-12.50%	Euribor 1mth + 2.6%
COMPARABLE RATE (20 YR TERM)					Euribor 1mth + 2.6%
INTEREST ONLY PERIOD					no
MINIMUM PROPERTY VALUE	\$100,000.00	\$100,000.00	\$400,000.00	\$750,000.00	€ 100,000.00
MINIMUM LOAN	\$70,000.00	\$70,000.00	\$280,000.00	\$500,000.00	€ 70,000.00
MAXIMUM LOAN	\$100,000.00	\$100,000.00	\$6MLL OR MORE	70% over property value superior to \$3,000,000	no limit
COMPULSARY INSURANCES	OPTIONALLY	OPTIONALLY	LIFE INSURANCE, UNEMPLOYMENT INSURANCE, DAMAGE INSURANCE, LIABILITY		yes
UPFRONT FEES	2% ORIGINATION FEES	2% ORIGINATION FEES	2.25% OVER LOAN	2.75% OVER LOAN	1.5 origination fee
LENDER FEE	-	-			circa € 1,000
PREPAYMENT FEES	-	-	500 PESOS AVALUO + 2.5 X EA 1000, 3.5% NOTARIES	500 PESOS AVALUO + 2.5 X EA 1000, 3.5% NOTARIES	1% of prepayment amt
CONSTRUCTION DRAWS	NONE	NONE			none
TYPE OF PROPERTIES	HOUSE	HOUSE	LOT	HOUSE-CONDO	Villas & Condos
OWNERSHIP	-	-			primary or s2nd homes

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Scotiabank

Scotiabank has a wide range of mortgage products for each individual, with the flexibility to adapt depending on your needs.

	US DOLLAR VARIABLE	US DOLLAR VARIABLE 2	US DOLLAR VARIABLE 3	FIXED 4	VALORA 5	PAGOS OPORTUNOS
LENDER	SCOTIA	SCOTIA	SCOTIA	SCOTIA	SCOTIA	SCOTIA
AVAILABILITY	US & CANADIANS	US & CANADIANS	US & CANADIANS	US & CANADIANS	MEXICANOS	MEXICANOS
CURRENCY	us dollar	us dollar	us dollar	us dollar	PESOS	PESOS
LTV	UP TO 75% OF THE PROPERTY VALUE	UP TO 75% OF THE PROPERTY VALUE	UP TO 75% OF THE PROPERTY VALUE	UP TO 75% OF THE PROPERTY VALUE	80%	80%
MAXIMUM TERM	10 YR	15 YR	20 YR (only before 60 years old)	15 years with a 30 year amortization	20 YR	7 YR
APPLICANT AGE	MINIMUM 25 YR; MAXIMUM 64 YR 11 MTH	MINIMUM 25 YR; MAXIMUM 64 YR 11 MTH	MINIMUM 25 YR; MAXIMUM 64 YR 11 MTH	MINIMUM 25 YR; MAXIMUM 64 YR 11 MTH	MINIMUM 25 YR, MAXIMUM 59 YR 11 MT. 64 YR 11 MT FOR TERM 15 YR	MINIMUM 25 YR, MAXIMUM 59 YR 11 MT. 64 YR 11 MT FOR TERM 15 YR
DEBT/INCOME RATIO	40%	40%	40%	40%	40%	40%
CREDIT REFERENCE	680+ FICO SCORE	680+ FICO SCORE	680+ FICO SCORE	680+ FICO SCORE	0	0
BEST INTEREST RATES	7.59% fixed the first 5 years, Libor + 3.75 the remaining term	7.80% fixed the first 5 years, Libor + 4.00 the remaining term	7.99% fixed the first 5 years, Libor + 4.25 the remaining term	8.75% fixed (15 years)	MINIMUM 11%, MAXIMUM 13.50%, FIXED FIRST 3 YR	MAXIMUM 12.10%, MINIMUM 10.
COMPARABLE RATE (20 YR TERM)	7.59% 10 YR	7.89% 15 YR	7.99% YR	8.75% FIXED 15/30 YR.		
INTEREST ONLY PERIOD						
MINIMUM PROPERTY VALUE	US \$100,000	US \$100,000	US \$100,000	US \$100,000	\$450,000.00	\$450,000.00
MINIMUM LOAN	US \$50,000	US \$50,000	US \$50,000	US \$50,000	\$250,000.00	\$250,000.00
MAXIMUM LOAN	US \$600,000	US \$600,000	US \$600,000	US \$600,000	\$5,000,000.00	\$5,000,000.00
COMPULSARY INSURANCES	SEE LIFE & PROPERTY INSURANCE	SEE LIFE & PROPERTY INSURANCE	SEE LIFE & PROPERTY INSURANCE	SEE LIFE & PROPERTY INSURANCE	LIFE INSURANCE, UNEMPLOYMENT INSURANCE, DAMAGE INSURANCE	LIFE INSURANCE, UNEMPLOYMENT INSURANCE, DAMAGE INSURANCE
UPFRONT FEES	2% over the loan amount	2% over the loan amount	2% over the loan amount	2% over the loan amount	2.5% OVER THE LOAN AMOUNT	2.5% OVER THE LOAN AMOUNT
PREPAYMENT FEES	2% over the prepaid amount the first 5 years	2% over the prepaid amount the first 5 years	2% over the prepaid amount the first 5 years	2% over the prepaid amount the first 5 years		
CONSTRUCTION DRAWS	3 DRAWS FOR SINGLE HOME RES; 2 DRAWS FOR CONDOMINIUMS	3 DRAWS FOR SINGLE HOME RES; 2 DRAWS FOR CONDOMINIUMS	3 DRAWS FOR SINGLE HOME RES; 2 DRAWS FOR CONDOMINIUMS	3 DRAWS FOR SINGLE HOME RES; 2 DRAWS FOR CONDOMINIUMS		
TYPE OF PROPERTIES	VILLAS, CONDO, SINGLE HOME RESIDENCES	VILLAS, CONDO, SINGLE HOME RESIDENCES	VILLAS, CONDO, SINGLE HOME RESIDENCES	VILLAS, CONDO, SINGLE HOME RESIDENCES	VILLAS, CONDO, SINGLE HOME RESIDENCES	VILLAS, CONDO, SINGLE HOME RESIDENCES
LIFE INSURANCE	0.43 USD per thousand based on the outstanding balance	0.43 USD per thousand based on the outstanding balance	0.43 USD per thousand based on the outstanding balance	0.43 USD per thousand based on the outstanding balance		
PROPERTY INSURANCE	0.26 USD per thousand based on the destroyable value of the property	0.26 USD per thousand based on the destroyable value of the property	0.26 USD per thousand based on the destroyable value of the property	0.26 USD per thousand based on the destroyable value of the property		

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