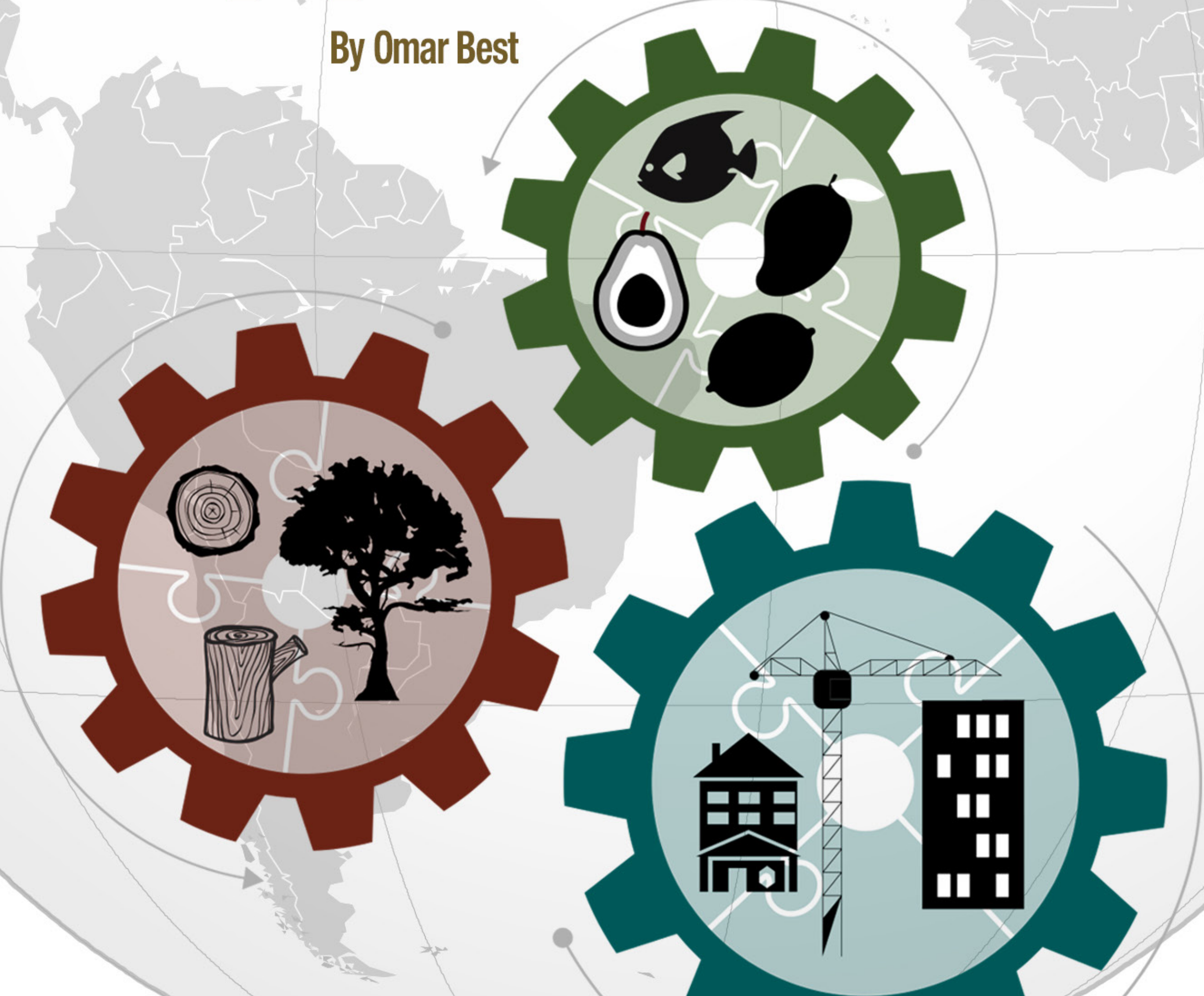
Global Property Advisor's

TOP GLOBAL Real Estate Opportunities

By Omar Best



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Over the past 12 months, we've recommended nearly 40 global real estate investment opportunities to help build up a diversified property portfolio. The investments that we've covered vary from short-term rental to pre-construction beachfront lots to agriculture (timber, fruit trees, and annual crops).

Some of the investments provide investors with immediate returns, while others are more long-term capital appreciation plays. There's even a few deals that provide investors with a residency option.

These suggestions represent 12 different countries, including Greece, France, Greece, Belize Colombia Nicaragua, and Brazil.

For investors interested in low-entry-point opportunities, we were able to identify 19 investments with a minimum investment of US$50,000 or less. At the time of this writing, only 13 of these investments are still open to investors.

Fear not, though, you've still got several investments (a total of 29 currently active) to browse in order to determine which make sense for you and your portfolio.

What you choose will depend on factors such as:

- Your investment budget;
- Your investment objectives (immediate cash flow or capital appreciation);
- Your desired level of returns;
- Your risk-tolerance level;
- Your diversification objectives (currency, country, asset type, and second residency).

Here, we'll recap all 29 of our active real estate investment options—each presented by asset type.

(Keep in mind, some of our active offers are time sensitive—some with scheduled price increases—or have very limited inventory left. So if you're interested in any of these offers, we encourage you to act now... Before the deal is off the table or prices increase.)

Rental Property

The purchase of an overseas rental property typically requires a large initial investment. There are cases where developers will provide in-house financing, but you'll have to put at least 50% down, and the balance will need to be paid within five to seven years.

While bank financing is available in certain countries for foreign buyers, you'd have to put between 25% and 50% down, plus, depending on the country, your interest rates can be as high as 12%.

With rental properties, you'll have to consider the hassle of administration and unexpected expenses that come with being a landlord. And, even if you've hired a property manager to handle your day-to-day operations, you'll still have to manage them to ensure that they are doing what they need to in order to keep your unit rented and generating optimum yields.

That said, the global rental property market has evolved. Developers recognize that real estate investors would rather not deal with the hassles of being an overseas landlord and have started to develop turnkey ownership packages. Some developers have begun to partner with world-class hotel operators to manage the properties.

With the emergence of fractional ownership and partnership investments, you've got some fully turnkey options from which you can earn rental income without a huge capital investment—in some cases for less than US$15,000.

Investment #1: Hera Bay Luxury Resort – Samos, Greece
Minimum Investment: US$14,700

Hera Bay Luxury Resort is a five-star vacation property being developed on the southeastern tip of Samos, Greece. The island of Samos (the birthplace of Pythagoras), situated in the Aegean Sea, is home to two UNESCO Sites: The Pythagoreion marks the site of the ancient town of Samos, while the Heraion was the largest sanctuary dedicated to Hera, wife of Zeus, in ancient times. Both were awarded World Heritage status in 1992.

An aerial rendering of the Hera Bay Resort

The project will consist of 232 units, ranging from one-bedroom suites to two-level, two-bedroom villas.

Featuring access to two private beaches and a state-of-the-art marina, the development will embrace the island's character and charm by incorporating the country's most noteworthy traditional architectural elements—like whitewashed walls and blue shutters—to give Hera Bay the look and feel of a typical Greek island village.

The resort will also feature specialty and family restaurants, a piano bar, a tavern, a conference center, recreation facilities including tennis and volleyball courts, a fully equipped fitness center, a world-class spa complete with an indoor pool, and an outdoor infinity pool that overlooks the sea.

Investors can purchase fractional ownership in the pre-construction phase for as little as 11,000 pounds. As of this writing, that works out to an investment of only US$14,700.

Fractional owners will enjoy hassle-free rental returns, as the developer intends to have the resort professionally managed by the Wyndham Hotel Group. Once the resort is complete and operational, unit owners will receive a 50% share of the net room revenue. The developer projects average rental yields between 7% and 10%.

That said, given that the project is in the pre-construction phase, you're at least two years away from earning rental income. However, the developer has structured this deal so the investor will receive fixed annual returns of 10% (paid quarterly) from the start of construction for two years until the resort is operational.

Pros:

- Located in top tourism market featuring two World Heritage Sites
- Low minimum investment
- Developer has an established track record
- Guaranteed returns during the construction period
- Fully turnkey, with units managed by world-class hotel operator
- Provides location diversification

Cons:

- Still in the early stages of development
- Construction still has not begun
- Location is far from the United States

For more on Hera Bay, get in touch here.

Investment #2: White Sands Hotel & Spa – Cape Verde
Minimum Investment: US$24,600

White Sands Hotel & Spa is an all-inclusive resort being developed on the island of Boa Vista in Cape Verde, an archipelago that spans 10 islands located 350 miles off the west coast of Africa. Due to its close proximity to Europe, Cape Verde has become a popular tourist destination for European visitors, who account for the majority of the country's tourism. As a result of the increased demand in accommodations and special tax incentives, several international real estate developers and hotel chains have begun to plant their flags here.

White Sands, which will be situated on Santa Monica Beach, on the western coast of the island, will consist of 835 units ranging from hotel suites to villas. The resort complex will feature specialty restaurants, a collection of trendy bars, including a champagne and a sports bar, a large selection of resort pools with swim-up bars, recreation facilities such as tennis and volleyball courts, a fully equipped fitness center, and a world-class spa.

Investors have the opportunity to purchase fractional ownership starting at 20,000 pounds (US$26,750). The fractional ownership units are placed into the hotel-management program administered by Meliá Hotels International, recognized as the world's largest operator of resort-based hotels.

With pre-construction investments like White Sands, the investor typically has to wait until the completion of the property before he sees returns. Fortunately, in this case, this deal is structured so that owners receive guaranteed annual returns of 7% throughout the construction period (up to three years).

Once the resort is complete and operational, investors receive a guaranteed minimum net return of 5%, or a 50% share of the net room revenue, whichever is greater, for a minimum of 15 years. That said, the developer expects rental yields to be between 7% and 10%.

Pros:

- Located in a up-and-coming tourist destination that's popular with the Euro market
- Low minimum investment
- Developer has an established track record with resort hotels already created in the region
- Construction has already started
- Guaranteed returns during the construction period
- Guaranteed rental yields for 15 years
- Fully turnkey, with units managed by world-class hotel operator
- Provides location diversification

Cons:

- Still in the early stages of development
- Location is far from the United States

To find out more about White Sands, get in touch here.

A 21st-Century Gold Rush Happening Before Your Eyes

For the last three years, we've been touting the Dominican Republic as a place where investors can find quality overseas rental property that doesn't require a huge initial investment. Plus, local bank financing is available for nonresidents and foreigners.

Today, global property investors, particularly North Americans, are starting to take notice... and, from a real estate perspective, the Dominican Republic is looking more and more like a 21st-century gold rush.

Its economy is booming. Infrastructure is developing. And the DR is the undisputed king of tourism in the Caribbean, welcoming visitors from North America, Europe, and South America (offering direct flights from all three continents)—meaning it doesn't rely on just one market for incoming tourism capital.

Real estate investment opportunities here are not limited to only one part of the country.

At current prices, the DR still a buyer's market... but I believe the window is starting to close.

If you've been sitting on the sidelines waiting to pull the trigger here, I'd advise you get in the game now or risk having to pay a premium on similar real estate in the future.

Beachfront Opportunities In La Romana, The Luxury Side Of The DR

La Romana, known for its growing tourism industry, is home to several luxury beachfront resort communities including Playa Nueva Romana and Casa de Campo, one of the largest exclusive resorts in the Dominican Republic. It has its own international airport that takes in over 200,000 visitors annually.

A real estate investment in a luxury, master-planned beachfront community is ideal for investors looking for rental income, as these types of communities are usually anchored by a hotel and have an abundance of amenities.

If you're looking for rental income plus capital appreciation, then Playa Nueva Romana by Bahia Principe has the best upside.

Aerial view of Playa Nueva Romana in the Dominican Republic

This beachfront resort community features more than 2 kms of private beach (the entire bay), a world-class 18-hole golf course with four holes on the beach, a 9-hole par-3 executive golf course, and a large marina with 228 moorings.

Aside from the private beach and golf course, residents of Playa Nueva Romana will have access to shopping and leisure areas throughout the development, including a grocery store, boutiques, restaurants, bars, a casino, and a beach club. A full-service hospital equipped with modern technology and staffed with highly trained professionals can be found on-site. This luxury resort community even has a bilingual international school on its premises for residents with young families.

Investment #3: Villas Las Arenas – La Romana, Dominican Republic
Minimum Investment: US$315,000

View of Villas Las Arena in Playa Nueva Romana

Villas Las Arenas is a new sub-community situated between the resort's private beach and the executive golf course. This enclave will consist of 10 two-level, three-bedroom, 285-square-meter (3,067-square-foot) villas, all on 325-square-meter (3,498-square-foot) lots.

The contemporary-styled villas come with fully equipped kitchens with Silestone countertops, a laundry room, marble- and ceramic-tiled floors, high-quality wood finishes, and mini-split air conditioning.

Each villa unit has two second-level bedrooms, including the master suite, both with en suite bathrooms. The master suite also opens up to a private terrace with a large outdoor hot tub. On the first level you'll find a third bedroom, one bathroom, a laundry room, a U-shaped modular kitchen with bar, and a living area that opens up to the terrace and pool.

The Villas Las Arenas units are priced at US$315,000, and developer financing is available.

The terms for Villas Las Arenas are 10% down due at the signing of contract and 40% to be paid over two years without interest (either monthly, quarterly, or semiannually). The remaining 50% balance is due on delivery.

Pros:

- Located in one of the top tourist destinations in the Americas
- Situated in an established master-planned resort community with first-class amenities in its last stages of development
- Residents will have access to own private amenities and the resort's amenities, as well
- Developer has a proven track record
- Access to three international airports and just an hour away from capital city Santo Domingo
- Excellent short-term rental demand with occupancy levels over 80%
- Fully turnkey rental program
- Developer financing is available
- Local bank financing is available for foreigners in the Dominican Republic

Cons:

- Still in the pre-construction phase
- Minimum investment over US$300,000

For more information on Villas Las Arenas, get in touch with the developer here.

Investment #4: Vista Golf Apartment Units – La Romana, Dominican Republic
Minimum Investment: US$198,000

Rendering of Vista Golf

Vista Golf is an exclusive 42-unit complex nestled within Playa Nueva Romana's 9-hole, par-3 executive golf course.

The complex will comprise seven buildings, each consisting of six two-bedroom units.

In addition to having access to the amenities of the five-star hotel resorts in Bahia Principe, residents of Vista Golf will have access to the sub-community's own amenities, too. In Vista Golf, residents will enjoy a large adult pool, a kid's pool, and an outdoor social area for grilling. The complex will also have gated entry with 24/7 security.

Each Vista Golf Apartment unit comes with a fully equipped kitchen with granite countertops, marble- and ceramic-tiled floors, luxury finishes, and floor-to-ceiling windows with views of the surrounding executive golf course. All units will have mini-split-type air conditioning.

At the time of this writing, 24 units are still available.

The starting price for these units is US$198,000, and developer financing is available.

These units are excellent for short-term rental. The developer has a fully turnkey rental program, and you'll benefit from the hotel booking overflow.

Pros:

- Located in one of the top tourist destinations in the Americas
- Situated in an established master-planned resort community with first-class amenities in its last stages of development
- Residents will have access to own private amenities and the resort's amenities, as well
- Developer has a proven track record
- Access to three international airports and just an hour away from capital city Santo Domingo
- Excellent short-term rental demand with occupancy levels over 80%

- Fully turnkey rental program
- Developer financing is available
- Local bank financing is available for foreigners in the Dominican Republic

Cons:

- Still in the pre-construction phase of development

To find out more about the Vista Golf Apartments in Playa Nueva Romana, get in touch here.

Investment #5: La Ensenada Condo Units – La Romana, Dominican Republic Minimum Investment: US$145,000

La Ensenada Beach Residences Golf & Marina is an exclusive enclave with 24-hour security located within Playa Nueva Romana. This beachfront community features 20 multi-level, contemporary-styled apartment buildings surrounded by well-manicured green areas, lush gardens, and reflecting pools.

In addition to the facilities of Playa Nueva Romana, residents of La Ensenada will have access to the sub-community's own amenities, too. In La Ensenada residents will enjoy a large lagoon-styled swimming pool for adults, a swimming pool and playground for children, hot tubs, a spa and fitness center, putting greens, and a shopping area with a restaurant. La Ensenada will also have a grand lobby reception area for residents and visitors, administrative offices, maintenance facilities, a parking area for golf carts, and accommodations for private chauffeurs.

As an added benefit for residents, La Ensenada will feature a turnkey rental program administered and managed by a property management company contracted by the developer. To participate in the rental program, condo unit owners will need to purchase a standard furniture and appliance package. Of course, this program is optional and condo owners can manage their units independently if they choose.

Prices at La Ensenada start at US$145,000 for a standard one-bedroom unit with no terrace. From there, prices go up—according to size, floor, and view—to US$420,000 for a top-level, three-bedroom unit with a large terrace area.

The developer has partnered with a local bank that will provide financing to qualified buyers. You could finance 50% of the purchase at 9.9% interest for up to 15 years.

It is important to note that the developers of La Ensenada are sub-developers within Playa Nueva Romana, while Bahia Principe is the master developer. So the developer financing offers for Villa Las Arenas and Vista Golf, both Bahia Principe projects, would not apply to La Ensenada.

Pros:

- Located in one of the top tourist destinations in the Americas
- Situated in an established master-planned resort community with first-class amenities in its latest stages of development
- Residents will have access to own private amenities and the resort's amenities, as well
- Construction of all buildings nearly complete
- Access to three international airports and just an hour away from capital city Santo Domingo
- Excellent short-term rental demand with occupancy levels over 80%
- Fully turnkey rental program
- Developer has partnered with a local bank to provide financing

Cons:

• In-house developer financing is not available

For more information on La Ensenada, get in touch here.

Opportunities In Santo Domingo, A Quintessential Colonial Capital

The DR's main draw are its beaches, but Santo Domingo adds one of the biggest and oldest colonial town centers to the mix of sites to see and lifestyles to enjoy. It's the first permanent European settlement in the New World and the Caribbean's only medieval Spanish city. Santo Domingo's extensive colonial zone offers interesting options for both investment and lifestyle.

Also, due to the presence of multinationals in the Dominican Republic's capital city, there's an opportunity to capitalize on the short-term (less than 30 days) and extended-stay (1 to 6 months) rental markets that cater to business executives, in addition to the demand for long-term leases.

Investment #6: Central Park Tower – Santo Domingo, DR
Minimum Investment: US$169,000

Central Park Tower, situated in the heart Santo Domingo's Piantini business district, one of the most exclusive neighborhoods in the city, is a contemporary-styled, 9-level, 42-unit apartment building targeting the long-term executive rental market.

The building features a business center with internet access, plus a conference room, a fitness center, and a pool with terrace space and open bar. Central Park also has 24-hour security and concierge for residents along with a controlled-access parking garage.

Each unit comes with a fully equipped kitchen with granite countertops, marble- and ceramic-tiled floors, high-quality finishes, and floor-to-ceiling windows with views of downtown Santo Domingo.

Doors and windows will feature acoustic and thermal insulation, reducing noise pollution and your energy costs. Units all include air conditioning, all kitchen and household appliances (including a washer and dryer), plus fully fitted bathrooms.

Rendering of Central Park Tower

The building will be professionally managed by a property management company highly vetted by the developer who'll take care of everything from personnel expenses and maintenance of common areas.

The developer will provide a team dedicated to marketing your unit to ensure high occupancy levels and optimal rental yields. And they'll leverage their existing relationships with Santo Domingo-based multinationals whose employees need long-term rental accommodations.

In fact, they've already got families lined up to rent out the larger units in the building once it comes online.

The construction of the building is scheduled to be completed and delivered in Q1 2018.

Of the 42 units offered, only two remain:

- A 6th-floor, 105-square-meter (1,130-square-foot), two-bedroom unit for US$169,000;
- A top-level, 109-square-meter (1,173-square-foot), duplex penthouse unit for US$170,000.

Typically, when construction of a building is on schedule and selling well—in this case only two units remain with two units selling just last week—the developer is not willing to extend any discounts… they simply don't need to.

In spite of that, after some haggling, I was able to get a US$5,000 cash discount for our Global Property Advisor members.

The developer is projecting long-term rental yields between 7% and 9%. Of course, you could rent the unit short-term, but considering the size and location, renting long-term makes more sense.

Pros:

- Situated in the capital city of one of the top tourist destinations in the Americas
- Units makes sense for both short-term, extended, and long-term rental
- Construction of building is essentially complete
- Fully turnkey rental program
- Units are less than US$200k
- US$5,000 cash discount for GPA members

Cons:

- Developer financing is not available

To get more information on these units, get in touch with the developer here.

Investment #7: Central Business Suites – Santo Domingo, DR
Minimum Investment: US$97,900

Central Business Suites (also in Piantini) is a contemporary-styled, 10-level, 72-unit building being developed as an apart-hotel.

Rendering of Central Suites

It's being created to accommodate guests who prefer the comfort and privacy of an apartment over a hotel, providing the perfect solution to, say, business travelers looking for high-end accommodations for more than a couple of days but less than a month.

And, while not a resort property, it's only 30 minutes to scenic golf courses and 40 minutes to the beach… something your renters will appreciate on the weekends.

The apart-hotel features a rooftop infinity pool with terrace space, a business center with internet access, plus a conference room, fitness center with views of the city, reception area, and lounge bar where guests can enjoy a continental breakfast. The building also has 24-hour security and concierge, along with a controlled-access carport.

All of the apartments in Central Suites are one-bedroom units ranging in size from 42 square meters

(452 square feet) to 49 square meters (527 square feet) depending on the floor plan and layout. Upon request, you can combine two units to build a three-bedroom apartment.

Each unit comes with a fully loaded, granite-counter-topped kitchen, marble- and ceramic-tiled flooring, top-notch finishes, and excellent views to downtown Santo Domingo through the floor-to-ceiling windows

Again, the doors and windows will be acoustically and thermally insulated to reduce street noise and energy costs. Units all include air conditioning, all kitchen and household appliances (again, even a washer and dryer), and pre-fitted bathrooms.

The apart-hotel (and your unit) will be professionally managed to ensure high occupancy levels and optimal rental yields by a property management company that's been thoroughly vetted by the developer. This management will take care of everything from personnel expenses, marketing, maintenance, and cleaning.

The project will have its own marketing department to put social media marketing platforms and online property rental portals like Booking.com to work for you, as well as advertising in business magazines. The developer will also leverage his existing relationships with a number of U.S.-based multinationals, including airline companies, whose employees need accommodations when in the city.

The construction of the building is under way, scheduled to be completed and delivered by December 2018.

Of the 72 apartment units offered, only 25 remain.

The starting price of the remaining units is US$97,900 for a 42-square-meter (452-square-foot) apartment on the second level. Pricing goes all the way up to US$139,970 for a 49-square-meter (527-square-foot) unit on the eighth floor. Expect to pay an additional US$8,000 to US$12,000 for furnishings, legal fees, and property transfer tax (currently 3%).

And we've convinced the developer to offer a limited-time US$5,000 cash discount to our GPA members...

Plus, the developer is offering pre-construction financing for Central Suites.

The terms are 25% down due at the signing of the contract, another 25% due within six months, and another stage payment of 25% by July 2018; the remaining 25% balance is due on delivery. These are all no-interest payments.

Or pay 25% down on signing of contract, another 25% within six months at no interest, and the remaining 50% balance will be financed by the developer at 8% interest over three years, with the buyer making interest-only payments throughout the term and a balloon at the end.

That said, the developer is flexible and willing to work with buyers with special circumstances.

As the tower will be operated as an apart-hotel, the revenue generated from all of the units is pooled and divided amongst each client in proportion to the amount invested or the value of their unit¬—similar to shares in a company—so that positive cash flow is generated regularly for all unit owners.

Based on the projected occupancy levels of 80%, the projected rate of return will vary between 8% and 12%, with the average expected to be around 10%. These are net figures, after paying rental and property management costs, utilities, monthly maintenance fees, and furnishing the apartment.

In addition, the expected appreciation on the apartments is 5% per year.

Pros:

- Situated in the capital city of one of the top tourist destinations in the Americas

- Targeting the underserved executive business rental market
- Positive cash flow for all unit owners because rental revenue is pooled
- Above average rental yields at 10%
- Minimum investment starts at less than US$100k
- US$5,000 cash discount for GPA members
- Pre-construction financing is available

Cons:

- Still in the early stages of construction

You can get in touch for more information here.

Opportunities In Juan Dolio, The Capital's Original Seaside Escape

Juan Dolio, just 45 minutes east of Santo Domingo, was one of the first areas in the Dominican Republic to be developed for tourism. It was home to some of the first tourist resorts in the country and is where the idea of the all-inclusive resort was pioneered.

Its main attraction, of course, is its beach, Playa Juan Dolio, popular among locals and tourist alike. In the town center you'll find a variety restaurants serving local and international cuisine, cafés, bars, and small shops, plus two major golf courses are in the nearby area.

And Juan Dolio is only 25 minutes from the Las Américas International airport, making it even more attractive for international visitors.

Investment #8: Coral Cliffs – Juan Dolio, DR
Minimum Investment: US$89,000

Coral Cliffs is an ultra-modern, twin condo tower complex that features two-, three-, and four-bedroom units from 92 to 124 square meters (990 to 1,340 square feet). You've also got 184-square-meter (1,980-square-foot), duplex, penthouse units complete with maid's quarters.
Residents of Coral Cliffs will have access to amenities including a fully equipped gym, game room, solarium, adult and kiddie pools, a covered outdoor social area with a bar, and a playground for kids. Plus, 24/7 security.

Rendering of Coral Cliff Towers

The developer also plans to have a rental management program in place for unit owners.

As an added benefit, owners will receive membership to one of the area's most popular country clubs with access to all its facilities, including a world-class, par-72, 18-hole golf course, a clubhouse with restaurant, a private beach club, and a sports and fitness center with an Olympic-sized swimming pool.

Each unit will feature a modular kitchen with granite countertops, plus porcelain-tiled floors, and a balcony with panoramic ocean views. Split air conditioning units are also included in each apartment unit.

The construction of the towers has begun, with the first tower scheduled to be complete by December 2018 and the second tower projected to be delivered in 2019.

Prices start at US$89,000 for a 92-square-meter (990-square-foot), two-bedroom unit up to US$220,000 for a 184-square-meter (1,980-square-foot) duplex penthouse unit.

A payment plan is being offered throughout the construction period with terms of 5% due upon reservation, 5% upon beginning of construction, 30% paid over 24 months throughout the construction period, and the remaining 60% to be paid on completion and delivery.

Occupancy levels of at least 50% are being projected, but I believe 60% occupancy is achievable. For a two-bedroom unit, you'd be able to get a nightly rate of US$120.
At 50% occupancy, you could get net rental yields of 9.53%. At a 60% occupancy rate, you'd be looking at yields of 12.27%.

Pros:

- Located in one of the top tourist destinations in the Americas
- Situated near world-class amenities that will attract tourists
- Above-average rental yield potential
- Fully turnkey rental program
- Minimum investment less than US$100k
- Pre-construction financing available

Cons:

- Still in the early stages of construction

To get more information on Coral Cliff, get in touch [here].

Opportunities In Punta Cana, The Most Popular Tourist Hot Spot In The Country

Punta Cana, situated on the easternmost tip of the country, with 32 kms of white-sand Caribbean coast, is growing up to become Cancún-light.

The white-sand beaches are lined with all-inclusive resorts and condo complexes set up as rentals, and the streets behind the beaches are lined with strip malls, restaurants, shops, adventure parks, and other entertainment options.

It's the typical vacationer's paradise and is recognized as the Dominican Republic's most popular tourist destination as evidenced by the more than 6 million travelers that its international airport has received over the last two years. This an area that investors need to take note of as this is a huge, established, and continually expanding tourism market.

Investment #9: Playa Coral – Punta Cana, DR
Minimum Investment: US$280,000

Aerial rendering of Playa Coral

In Punta Cana, specifically in Bávaro where most of the area's beach resorts are situated, we've uncovered Playa Coral, a 74-unit, luxury beachfront condo complex that sits directly on Bávaro beach—declared one of the 10 best beaches in the world by UNESCO.

Besides having direct access to the beach, residents of Playa Coral will enjoy first-class amenities, including a private beach lounge, restaurant, a fitness center, a game room complete with a pool and ping-pong table, a training swimming pool, and an infinity pool with ocean views.

Private parking is available for residents and guests, and the entire property is subject to 24-hour security and concierge services.

And you're just minutes away from a supermarket (four are in the area), a pharmacy, restaurants, and a shopping mall.

Each unit will feature spacious floor plans and a terrace with ocean views. Plus, they'll have fully equipped modular kitchens with granite countertops, Italian porcelain tiles, and high-quality finishes.

Though Playa Coral is still in the construction phase—scheduled to be delivered by February 2018—the units have been selling extremely well. At the moment, of the 74 units being offered, only 11 remain.

The starting price for the remaining units is US$280,000.

The developer is offering a 5% discount on a single-unit purchase and will increase the discount to 7% for the purchase of two.

Pre-construction financing is available from the developer. The terms are 20% down with 60% paid over the construction period every quarter, and the remaining 20% to be paid on completion and delivery.

Of all the tourist areas in the Dominican Republic, Punta Cana is by far the most popular among travelers... the short-term rental potential in Playa Coral is huge.

The developer projects occupancy levels of at least 60%. At this level of occupancy, along with the rental rates you'd command from beachfront property with direct beach access, you'd be approaching double-digit net yields.

Pros:

- Located in the most popular tourist destination in the DR
- True beachfront property with direct beach access
- Situated directly on Bávaro beach—declared one of the 10 best beaches in the world by UNESCO
- Just minutes from amenities including supermarkets and pharmacies
- Double-digit rental yield potential
- Fully turnkey rental program
- Developer offering up to 7% discount on unit purchase
- Pre-construction financing is available
- Construction is well under way

Cons:

- Higher minimum investment requirement

To find out more about Playa Coral, get in touch here.

Opportunities In Las Terrenas, The DR's Most Euro-Chic Beachside Town

We've seen our share of Caribbean beach towns... Las Terrenas is all that and more.

Scratch the surface, and you find one of the most interesting expat communities you'll encounter anywhere in the world. Americans are in the minority; this is a majority French expat population, bolstered by Italians, Brits, Danes, and Germans.

The white, sandy coast of this part of the DR and the dancing topaz waters that lap at its shores could be mistaken for their counterparts on the Med. Onshore, you hear more French spoken than anything else, the baguette in town is authentic, and people kiss on both cheeks in greeting. Antiques shops offer toile-covered sofas and other French favorites.

Back in 2005, when we began paying attention to this market, we recommended Las Terrenas as a capital appreciation play. Prices were cheap, and the product on offer was as good as it can get from an investment point of view—white-sand Caribbean shores.

Indeed, appreciation followed, as much as 25% per year for four years running.

Today, Las Terrenas is still a buy but for different reasons. While capital appreciation is likely to continue (though nothing like 25% per year), the strong and increasing demand from tourists, who have a much easier time of making their way here these days, means today's investor should buy for rental yield.

Las Terrenas boasts long stretches of sandy coastline. One of the nicest things about them is that they're not lined with hotels or massive condo developments. Height restrictions keep buildings at the beach to three and four stories, no higher. And, despite a lot of construction over the past dozen years, demand still outpaces the builders.

Investment #10: Los Cocos In Playa Bonita – Las Terrenas, DR
Minimum Investment: US$198,000

Playa Bonita Residences, a luxury beachfront community in Las Terrenas, is situated along one of the best beaches in the Caribbean, Playa Bonita, the development's namesake.

The complex, which boasts over 1,000 feet of private beachfront, features a beachfront clubhouse, an infinity pool, restaurant and bar, a tennis and soccer court, and jogging and biking trails. A commercial center is also planned.

You've got 24-hour security and community access is tightly controlled. In the event of a power outage, Playa Bonita is equipped with back-up power generators.

The master plan, which is well under way, calls for the development of 500 residential units including villas, bungalows, and apartments situated throughout the community with some directly on the beach.

Los Cocos Residences, a 36-unit apartment complex within Playa Bonita, just steps away from the beach, comprises 6 buildings, each consisting of 6 units including 12 penthouses.

View of Los Cocos from pool

In addition to all of the amenities within Playa Bonita, Los Cocos residents will enjoy access to a private clubhouse, a pool, a children's playground, and an outdoor social space with a grilling area.

All units are two-bedroom, available in different layouts and sizes ranging from 90 square meters (968 square feet) all the way up 207 square meters (2,228 square feet).

Each unit includes a modular kitchen with granite countertops, high-quality wood finishes, sliding, and porcelain-tiled interior and exterior flooring. Air conditioning and appliances (including refrigerator, stovetop, washer, and dryer) are also included in the price of the unit.

Los Cocos is fully constructed and ready to be delivered. Out of the 36 apartments in Los Cocos, only 11 units remain.

The starting price for the remaining units is US$198,000 for a 90-square-meter, two-bedroom unit and goes up to US$270,000 for a 164-square-meter unit with two bedrooms plus an extra den.

And I've been able to negotiate a US$10,000 cash discount for our GPA members.

Plus, if you want to finance your unit, the developer has been able to partner with a local bank to provide you with up to 50% LTV for 10 years at 7.5%.

If you're using the developer's rental management program, expect net yields anywhere from 7% to 11% depending on your occupancy levels.

Pros:

- Situated on one of the best beaches in the Caribbean¬—Playa Bonita
- In a master-planned resort community with luxury amenities including a beachfront clubhouse
- Residents will have access to own private amenities as well as the resort's amenities
- Units are move-in ready
- Projected rental yields of up to 11%
- Fully turnkey rental program
- Minimum investment is less than US$200k
- US$10,000 cash discount for GPA members
- Developer has partnered with a local bank to provide financing

Cons:

- Some of the major planned community amenities are still not complete

To get more information on Los Cocos, get in touch here.

Investment #11: Seahorse Turnkey Unit In Playa Bonita – Las Terrenas, DR
Minimum Investment: US$235,000

After completing one of their multi-unit apartment complexes within the master-planned community, the developer decided to take a couple of the apartments off the market and offer them as short-term rentals. They put together a property management team and began marketing the properties on their website and on online rental portals like Airbnb.

Today, after nearly a year of testing the short-term rental market, the developer has been able to generate an average rental occupancy of almost 40%.

With a property management team already in place and a proven rental track record, the developer is offering one of its test units with a turnkey solution. The unit is move-in ready, fully furnished and decorated, plus it's operational and already generating rental income.

It's generated over US$13,000 in rental income in 2017, year-to-date, and currently has nearly US$4,000 in future bookings in the pipeline. They're expecting the unit to generate over US$18,000 in rental income for the year.

If you decide to purchase, all future rental income at the time of closing will be payable to the new owner.

It's like buying an existing business that's already making money. You simply purchase and take over the cash flow.

Based on this year's rental performance, the developer projects an average occupancy rate of 50% in 2018. At this rate, you could get at least 10% net ROI from this unit.

The developer is offering the two-bedroom, two-bathroom, 101-square-meter (1,090-square-foot) unit for US$235,000.

Plus, if you want to finance your unit, the developer has partnered with a local bank to provide you with financing for up to 50% LTV for 10 years at 7.5%.

I've been able to negotiate a US$5,000 discount for Global Property Advisor members… And for GPA members who pay all cash up front, the developer has agreed to a US$15,000 all-cash discount—meaning that the price of the unit comes down to just US$220,000.

On top of that, the property qualifies for a transfer tax exemption (3%) and is exempt from property taxes for the next 15 years.

Pros:

- Situated on one of the best beaches in the Caribbean¬—Playa Bonita
- In a master-planned resort community with luxury amenities including a beachfront clubhouse
- Residents will have access to own private amenities as well as the resort's amenities
- Unit are move-in ready and fully furnished
- Proven rental history with future bookings already in the pipeline
- Projected rental yields of up to 11%
- Fully turnkey rental program
- Up to US$15,000 cash discount for GPA members
- Developer has partnered with a local bank to provide financing

Cons:

- Some of the major planned community amenities are still not complete

To learn more about this turnkey condo investment, get in touch with the developer here.

Agriculture Investments

Agriculture or productive land investments are excellent options for investors looking for above-average returns and/or cash returns. The best part about today's agriculture investments is that they are completely turnkey.

With agriculture investments you have to factor in harvest (maturity) times, which will determine when you'll start to see your returns.

Here are the typical harvest times by agriculture type:

- Annual crops (tomatoes, lettuce, beans, and peas) harvest within 1 year;
- Fruit trees (avocados, mangos, and limes) full harvest within 3 to 5 years;
- Timber (teak, eucalyptus, pawlonia, and acacia) harvest within 12 to 50 years.

If you're looking for cash flow in the immediate future, then you should be looking at annual crops and fruit tree agricultural investments. Timber is a long-term play and should be considered by younger investors looking for cash flow to supplement their retirement plan. For retired investors, timber could be a legacy investment for their family. Plus, timber investments provide investors with asset protection and tax-deferred earnings.

Bottom line, your investment objectives will determine what type of agriculture investment you make. Below are five agriculture investments that investors can take advantage of for either immediate cash flow or as a long-term play.

Investment #1: Midas Aquaponics – Thailand
Minimum Investment: US$31,000

With aquaponics farming, the production cycles are weeks rather than years, meaning that cash flow begins far sooner than for any land-based farm operation. For example, lettuce grown within an aquaponics system can be harvested every 25 days versus 45 to 100 days using traditional farming methods. Aside from growing produce, the system also produces fish (though fish harvests are only twice per year). If this type of play sounds appealing, you've got an opportunity to own a fully operational aquaponics system based in Thailand.

Workers setting up a greenhouse where an aquaponics systems will be housed

The system includes 1,080 grow holes, a 3,500-liter fiberglass fish tank, a bio-filtration system, and a nutrient tank. The purchase price for your system is US$31,000, which includes delivery and set-up costs, along with access to the onsite infrastructure.

Once you own the system, you'd then partner with the farm management company to grow your produce and your fish, then sell it to the local Thai market. Thailand has a population of more than 67 million... and traditional growing methods aren't able to keep up with demand, meaning more supply is needed as well as a new sales outlet.

But the Thai market is just the beginning. Thailand is centrally located in Southeast Asia, and export opportunities to markets like Singapore and China, where food production is unable to keep up with demand, abound.

Over the life of the system (20 years), the IRR projection is 15.17%. The projected annual yields on initial purchase price range from 10.49% in year 1 to 35% by year 20 (projections include inflation and production improvements). Investors can expect their first cash payout in nine months from the month of their initial investment with payouts every six months thereafter.

Pros:

- Low minimum entry point
- Turnkey operation
- Experienced farm management
- Provide investor with some levels of diversification in terms of location, asset type, and crops produced
- Cash flow begins in less than one year
- Above average returns
- System has 20-year life cycle

Cons:

- Location is far from the United States

Go here to learn more about becoming an aquaponics farmer.

Investment #2: Nicaragua Teak Parcels – Nicaragua
Minimum Investment: US$37,750

Teak nursery in Nicaragua

Over the last 40 years, the demand for teak has exceeded the supply—a trend that continues to this day. As a result of the supply shortage, teak prices have risen dramatically. Projections indicate that the demand for teak will continue to exceed supply for at least the next 30 years, creating a huge opportunity for teak growers and investors alike.

Right now, for a minimum investment of US$35,750, you can own a half-hectare parcel (1.23 acres) in a professionally managed teak plantation in Nicaragua. This investment also qualifies you for residency under Nicaragua's foreign investor residency program.

Given that this is a newly planted teak, you won't see a full harvest until year 25. Based on today's teak price per board foot of US$4.82, the developers have projected the return on investment of 303% by year 25. On an annualized basis, that computes to an annual IRR of 6.23%.

These projections are based on today's prices. However, if you take in account that the price per board foot has had an annual growth rate of 5.5%, and you assume that this trend will continue, then your return on investment jumps to 1,468% by year 25 or an annualized return of 12.41%.

Pros:
- Low minimum investment
- Fully turnkey
- Established farm operator
- Triple-digit ROI potential
- Potential legacy investment
- Qualifies you for Nicaraguan residency

Cons:
- 25 years until a full harvest

Go here to learn more about this teak plantation in Nicaragua.

Investment #3: Panama Teak Parcel – Darién Province, Panama
Minimum Investment: US$16,700

This teak plantation is located in the Darién Province of Panama. Unlike the teak in Nicaragua, these trees will be ready for harvest in about eight years. This investment also qualifies you for Panamanian residency (additional fees will apply). Plus, it's fully turnkey, as the plantation manager will oversee the land and maintain the trees. They'll also organize the harvest and sale of the trees.

You can purchase 1,000 square meters (about a quarter acre) of planted teak for just US$16,700. Your land will be titled in your name.

The projected annualized returns for the teak, once harvested, are between 8.79% and 10.94%. The actual returns will depend on teak prices at the time of harvest, as well as whether the trees are sold as raw logs or lumber.

Pros:
- Low minimum entry point
- Fully turnkey investment
- Qualifies you for Panamanian residency
- Mature teak trees ready to harvest in 7 years versus 25 years

Cons:
- Lower ROI due to reduced harvest time
- Longer wait time for your returns

To learn more about the teak plantation in Panama, get in touch with the developer here.

Investment #4: Colombia Timber II – Vichada, Colombia
Minimum Investment: US$54,000

In early 2016, the group announced their first timber planation located in the province of Vichada, along the eastern plains of Colombia. Many of our readers missed out on this offer, as it sold out in just three months.

They've since put together a new offer. So, if you missed out on the first Colombia timber investment, here's another chance to take advantage of a similar deal.

The plantation, which will produce acacia and eucalyptus, is fully turnkey. The developer and the forestry company they're partnering with will manage everything on the ground.

With over 55,000 hectares purchased since 2007 and 9,000 hectares planted to date, which equates to over 10 million trees planted, this group is one of the biggest players in Colombia's growing timer industry. The projected annualized return is 16.5% over the growth cycle of the trees. It is important to point out that while the typical growth cycle for acacia and eucalyptus is up to 10 years, the group has employed a new fertilization method that could allow for a valuable harvest by year 7.

That projection doesn't include the possibility of intercropping for honey (bees like acacia trees), otherwise known as apiculture, or the potential return for selling carbon credits. Each of these additional revenues would be small, and the numbers right now are uncertain, but they'll enhance the overall returns over the lifetime of the investment.

Another key point is that the government is offering cash and tax incentives for reforestation projects, particularly in the eastern part of the country—where this plantation is located—which will also help to increase the potential returns.

The plan is to sell the harvest to local and international markets. And, with the plantation being strategically located on the Orinoco, a massive river which flows to the Atlantic Ocean, the group can easily export its timber to international markets like the United States, Europe, and the Middle East.

The plantation is located I a region that's underdeveloped and not interconnected with country's power grid—so much so that one local town imports its power from Venezuela.

For years, the government has been trying to figure out the best way to provide power to the region. Hydroelectricity is not an option here—the area is too flat. There's not enough wind to produce wind power. Solar power is not ideal because there's not a lot of consistent sunshine.

The only thing that makes sense is thermal power. So the government as proposed the construction of a thermal electricity plant fueled by biomass, which is a byproduct of eucalyptus and acacia trees.

Such a plant would create an immediate and local demand for the biomass from the trees... both from thinnings and full harvests. On top of that, the production of biomass does not require the trees to reach full maturity.

Biomass will be exported internationally. While the market for timber exports for various products, including furniture and flooring, will remain strong, the market for biomass to power thermal production plants around the world, specifically in Europe, is growing. According to a report by the Worldwide Recycling Group, the annual demand for biomass pellets could rise to 305 million tons by 2020.

The developer is offering investors the opportunity to earn annual returns of 16.5% by partnering with an experienced and established timber plantation operator for a low minimum investment of 150 million Colombian pesos. At today's very favorable exchange rate for dollar investors, that works out to about US$54,000.

An additional benefit for investors is that this investment qualifies you for residency in Colombia. If you're shopping for a backup residency option, this is one of the best available right now.

Colombia timber provides investors with additional layers of diversification in terms of location, asset type, currency in which your returns are received, and fro the different by-products of the crop. The investment is located in Colombia, your returns are paid in pesos, and the market for your trees is expansive as they produce timber that can be used for furniture, cabinetry, paper pulp, and biomass pellets for thermal energy production.

Pros:

- Low minimum entry point
- Fully turnkey investment
- Above average yields
- Qualifies you for Colombian residency
- Several layers of diversification
- Trees are harvestable in 7 years versus 25 years

Cons:

- Longer wait time for your returns

To learn more about Colombia timber, get in touch here.

Investment #5: My Fair Lady Mango Plantation – Coclé, Panama
Minimum Investment: US$38,500

It's been about three years since we first recommended what was at the time an innovative new agricultural investment opportunity in Panama—specifically, a mango plantation.

The initial mango plantation offered, which featured a variety called Lady Victoria, which sold out in June 2015.

The second mango planation, featuring the My Fair Lady variety, launched in November 2015 and, again, sold out within six months.

The developers are offering a limited number of their corporate-owned My Fair Lady hectares to interested investors.

So, if you missed out on the opportunity to get in on the first mango plantation investment opportunity, here's your second chance.

The demand in the United States for organic anything is expanding… exploding… and the demand for organic mangos and organic mango products, specifically, warrants more production.

The My Fair Lady mango, as it's been named, is a cross between the Lady Victoria and the Fairchild mango. The crossbreeding helps to create different mango flavors and textures.

The main reason the developer has chosen to use a different mango type is to maintain market positioning for each type of mango. In other words, he wants to keep the mango varietals as specialty products in the marketplace to help keep prices at a premium.

The structure of the opportunity is the same as it has been for its previous agro-offers. Investors own the land. The farm management company plants then manage the trees (and intercropping) for the investor.

Revenue is split after an annual crop-care fee of US$6,500. The plantation owner (you, the investor) gets 70%, the management company 30%.

You can invest in a hectare of My Fair Lady for US$38,500.

At that price, the projected IRR (Internal Rate of Return is the annualized return over the lifetime of the investment, taking into account the first years when no return will be generated) works out to 17%.

The projected annual net yield on the initial investment once the trees have reached full production is 27.37%.

That works out to US$9,989 in net cash flow for each hectare of mangos. The projected net yield goes up each year after year six on the assumption that the price of mangos will increases annually. This increase is figured at a rate of 3% a year, which barely covers inflation projections.

In all, the plantation projects a return on investment for at least 20 years. Keep in mind that mango tress often produce up to 80 years of age.

Pros:

- Low minimum entry point
- Fully turnkey investment
- Above average yields
- Trees are harvestable in 4 years
- Buyers for harvest are already in place
- Proven and experienced farm operators
- Trees can produce up to 80 years

Cons:

- Harvest more susceptible to adverse weather conditions

Again, if you missed out on the first mango plantation offers, here's another chance to get in. More details can be found here.

Development Lots Or Land Banking

Investing in raw land or a lot in a master-planned development in its earliest stages is a good option for investors looking for double-digit returns—but you need buy right in order to achieve the best possible yields.

You have to perform extensive due diligence for this type of investment, including learning as much possible about the region or area where the property located.

A couple of things you should consider with regard to the property location include:

- Is the property located near a beach, mountains, or close to a city?
- Are there any new developments or major infrastructure improvements (highway expansion, major hotels chain entering the market, or new commercial centers) taking place in the region?
- Is the land or lot located near an established tourist market?
- Airport accessibility, including drive time from the airport to the property. Aare there direct flights from major international cities?

Path Of Progress Along Brazil's Northeastern Coast

There was a time when Brazil's elite chose to purchase their vacation homes abroad in places like Florida. But, now, with the weakening of the real against the dollar, investing outside of Brazil, especially in the United States, doesn't make much sense from a Brazilian's perspective.

Nowadays, Brazilians are looking in-country for second homes, particularly along the northeastern coast in the state of Ceará.

Ceará—one of the fastest growing regions in Brazil with a population of 9 million (3.5 million in the capital city of Fortaleza)—is the country's main tourist destination among Brazilians and accounts for a bulk of the Brazil's domestic tourism sector¬ (around 60 million visitors annually).

The capital appreciation upside along this coast is strong, with tourism growing and increased demand for second homes.

As part of the state's initiative to develop the region for tourism, significant infrastructure improvements are taking place along Ceará's east coast—the part of the coastline that runs southeast from Fortaleza.

A new airport has been built in the area, and, in order to improve access for domestic tourists, work has begun on the expansion and renovation of highway CE-40, the main state highway that runs along the coast.

Plus, a major hotel chain has committed to building three new luxury resort-hotel properties in the area.

All of these factors suggest that the path of progress starts from Fortaleza and heads southeast towards Porto das Dunas, Aquiraz, and down to Canoa Quebrada—known as the pearl of Ceará's east coast.

The growth along this coast is comparable to Mexico's Riviera Maya, starting from Cancún and leading to Playa del Carmen and Tulum—though the city of Fortaleza dwarfs Cancún in terms of size and population.

Bottom line, this is a region that investors need to pay attention to—particularly investors interested in capital appreciation opportunities.

And for dollar holders, you've got a unique opportunity to take advantage of the dollar's strength against the Brazilian real (at the time of this writing, the rate is 3.31 reais per U.S. dollar).

Investment #1: Beachfront Lots In Reserva Da Praia – Retirnho Beach (Ceara), Brazil
Minimum Investment: US$59,000

The project, Reserva da Praia (meaning "Beach Preserve") is located at Retirinho Beach in the state of Ceara (one of Brazil's 27 states) in Northeast Brazil. It's situated just 15 minutes away from Canoa Quebrada, one of Brazil's major tourist destinations, known for its beach resorts, world-class restaurants, and vibrant nightlife.

The developer's vision for Reserva da Praia is to create an eco-friendly beachfront community that integrates organically with the natural landscape and surrounding areas.

Residents will have direct access to miles of golden-sand beaches. In addition, the development will feature a heliport, an on-site convenience store and bakery, walking and running trails, a soccer field, a kid's playground, and a covered social area for outdoor grilling with panoramic ocean views. Plus, residents will be able to enjoy a beach bar and restaurant along with a beachside cabana specifically for massages.

The developer is offering 51 beachfront lots, ranging from 2,050 to 3,500 square meters (22,000 to 37,600 square feet). Each lot has 13 to 25 meters of ocean frontage and sits up on a short bluff overlooking the beach. The lot prices start at 195,629 Brazilian reais (US$59,000).

Of the 51 beachfront lots available, only 10 remain.

Developer financing is available. The terms are 20% down with the remaining balance to be paid over 24 months (quarterly payments) at 0% interest.

Phase I infrastructure in place, including roads and electricity installed to each lot. Phase II lots are set to be released in Q1 2018. Once this milestone is hit Phase I lot prices will increase, meaning you've got a small window to act on the current prices.

Pros:

- Huge lots—and true beachfront
- Located in a development where roads and electrical infrastructure are in place
- Lots are located in an area of where there's a clear path of progress
- Lot prices start at US$59,000
- Developer financing is available
- Build a home for less than US$100,000
- Currency discount for U.S. dollar holders
- Huge capital appreciation upside
- Profit from both appreciation or currency change

Cons:

- Project is still in its earliest stages of development

To get more info on Reserva da Praia, get in touch with the developer here.

Investment #2: Pontal Beach Lots – Ceara, Brazil
Minimum Investment: US$18,000

Like Reserva da Praia, this block of 25 lots situated in a developing beach community smack dab in the middle of the path of progress just 15 minutes away from Canoa Quebrada.

The starting price for these lots US$18,000.

Plus, for a limited-time the developer is offering an additional 20% cash discount—meaning that the starting price comes down to just US$14,520.

The lots are 396 square meters (4,262 square feet), just about an 10th of acre.

While these lots are not beachfront, you've got beach access. Also, the further back you go from the beach, the higher the elevation. So even from the back lots you'll be able to enjoy ocean views.

The development is well underway, with infrastructure in place and several homes already built and more under construction.

Depending on your investment objectives, you can profit from this investment in a couple of ways...

You can buy and hold the lot and resell in the future. You can expect your lot to increase in value

annually by 10%, at least. However, considering the substantial progress being made in the area, the value of your lot could rise even more. Then you've got to take into account the immediate ROI you'll get with the 20% discount.
Plus, you've got potential gains you can earn should the Brazilian real continue to strengthen against the dollar.

You could build a home on your lot and earn instant equity of between 10% and 30% on completion. The cost to build on your lot will start at 800 reais (US$241) per square meter, for a modest home with simple finishes, up to 2,000 reais (US$603) per square meter, for a luxury villa with marble floors and a pool.

If you were to build a home on your lot, you could earn short-term rental income, as well. The good thing about the tourism sector along the northeastern coast of Brazil is it's not dependent on international visitors. Again, the region is extremely popular among Brazilians, receiving a huge chunk of the Brazil's 60 million domestic tourists annually. You'll be able to generate above-average yields due to lower holding costs and expenses, plus the overall initial investment (cost of lot, home construction, and furnishings) will be less than US$100,000.

Pros:

- Situated in an community where development is well underway
- Lots are located in an area of where there's a clear path of progress
- Lot prices start at US$18,000
- Build a home for less than US$100,000
- Currency discount for U.S. dollar holders
- Huge capital appreciation upside
- Profit from both appreciation or currency change

Cons:

- No developer financing

To ask a question, get an information package, or make a reservation, get in touch here.

Investment #3: Prime Resale Beach Lots – Playa Del Coco, Guanaste, Costa Rica
Minimum Investment: US$150,000

Alonso, a real estate investor/builder that we work with, was able to secure a block of four primes lots within a 175-acre, master-planned beachfront community overlooking Costa Rica's northwestern Pacific coast in the province of Guanacaste, just 20 minutes from the international airport in Liberia (which offers several nonstop flights by major airlines from U.S. hubs like Houston, Miami, Los Angeles, and New York).

He built a home on one of the lots, where he's been living for the last four years, with plans to build on the other three. However, due to a new residential project that he's working on, he has not been able to focus his efforts on developing these lots, and, as his plans have changed, he's decided to sell.

The development, located just 400 meters from Playa del Coco, one of the area's most popular beaches, offers residents exclusive beach club membership where they can enjoy meals and cocktails at the oceanfront restaurant and bar.

Other resort amenities that residents will be able to enjoy include an "activity pool" for kids (complete with a splash fountain), a classic-style pool with bar and grill, a waterfall, hiking trail, and picnic area. Future planned amenities will include a member's club, sunset bar, and health and spa center with tennis courts.

The community also features a commercial center anchored by a full-service grocery store that provides residents with access to fresh produce, poultry, seafood, liquor, specialty wine, and cheese products. The center, which sits at the development's entrance, includes a pharmacy, a bank, a post office, a flower shop, and even a Hard Rock Café.

All of the main infrastructure is in place, including roads, underground utilities, internet, drainage, and three wastewater treatment facilities. Over 200 condo and townhome units have been constructed and 100% sold.

Plus, lot owners have begun to build homes on their lots. To date, 26 single-family homes have been completed, with another 10 currently under construction.

The lots feature both ocean and mountain views. Building on these lots, you could really take advantage of the elevation and have panoramic ocean views throughout your home. Aside from the views, the three lots are huge, all over 2,000 square meters (23,206 square feet). Each of the lots are individually titled and easily transferable into your name upon purchase.

Right now, you can purchase a 2,156-square-meter (30,547-square-foot) lot from the developer for US$275,000 (US$127 per square meter). To put that in perspective, lots within the development get as high as US$350 per meter...

Compared to what you could buy from the developer right now, Alonso's lots come at a steep discount. (He is only able to do this because he bought the lots at pre-pre-construction prices.)

And, keep in mind, because he got first dibs, Alonso's lots are superior to the remaining developer-sold lots in terms of location and views.

He is offering his best and largest lot at 2,838 square meters (30,547 square feet), which features ocean views from multiple vantage points, for only US$200,000. He is asking for US$150,000 for his two smaller lots, one 2,290 square meters (24,649 square feet) and the other 2,098 square meters (22,582 square feet). Plus, he's willing to provide owner financing, if necessary.

Alonso is also willing to assist investors with building a home if they'd like to build on their lot. (Remember, he is also an established builder within the area.) And if you need construction financing, he can help facilitate a loan, as he already has an established relationship with a local bank.

Investors have several ways to profit from this investment. You could buy and hold for appreciation. Or you could build on the lot and earn instant equity. Again, the lots are selling at pre-construction prices. Further, when you consider that the development is located in one of the most visited regions of Costa Rica, if you were to build on your lot you could earn above average rental yields by renting it out.

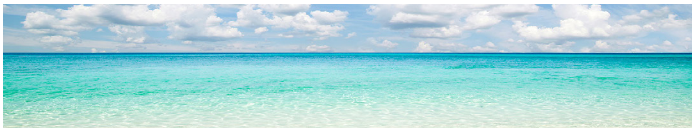
Pros:

- Lots are located in an established community with access to amenities, eg. a full-service grocery store
- Located in one of the most popular tourist regions in Costa Rica
- Lots are superior to lots being offered by the developer in terms of size and ocean views
- The lots are being offered at pre-construction prices
- Huge capital appreciation upside
- Owner is willing to finance

Cons:

- The cost to build on lots starts at US$1,000 per square meter

To learn more about these resale beach lots in Costa Rica, get in touch with the owner here.



Indirect Investments

With an indirect investment, you don't own the real estate directly. These investments usually come in the form of equity in a development company (REIT or shares), hard money loans, or private mortgages.

Indirect investments typically provide investors with above-average returns¬¬—between 12% and 40%. Plus, the investment horizon is between three to five years, which means that your cash is not tied up for an extended period of time. These types of investment are considered higher risk, especially when you consider that you don't directly own or control the asset (the property).

Investment #1: Puerto Madero Urban Development – Cartagena, Colombia
Minimum Investment: US$60,000

Several industrial, commercial, and institutional projects are currently under development in Cartagena, including the expansion of Ecopetrol (a state-owned oil refinery that process more than 80,000 barrels of crude oil per day). All of this activity has resulted in increased employment opportunities and growing demand for housing in a market with no residential housing developments. This expanding housing deficit is creating an opportunity.

To take advantage of the deficit, a Colombian developer has proposed the development of a gated community, Puerto Madero, featuring over 1,800 single-family and multi-family housing units priced between 200 and 400 million Colombian pesos. That's about US$68,000 to US$136,000 at the dollar-peso exchange rate as of this writing.

The developer, now in Phase IV of the development, has made significant progress to date. Road infrastructure is in place. Of the total land, building permits and licensing has been awarded for 40,000 square meters (10 acres) of the land. Construction has begun on the development's first residential units.

The minimum investment for Phase IV is US$60,000, with projected annual yields of up to 20% in 24 months. The Phase IV investor yields will be derived from the sale of 492 home and apartment units in this phase. At the end of Phase IV (that is, after 24 months), the investor can exit the investment, taking his returns with him, or he can roll the investment over to the next phase.

To mitigate your risk, the developer is offering a buyback option, meaning you can exit this investment at any point in time during the investment cycle.

Pros:

- Low minimum capital requirement
- Developer has an established track record and has skin in the game
- Above-average returns
- Short investment time horizon (returns within 24 months)
- Investor can exit the investment at any point

Cons:

- Project is still in early stages

To get more info on Puerto Madero, get in touch with the developer here.

Investment #2: Private Mortgage Loans – Colombia
Minimum Investment: US$100,000

In Colombia, foreigners can't borrow from a local bank for the purchase of real estate. From the bank's point of view, a foreigner is a flight risk. You have no real connection to the country and can leave at any time. Plus, most foreigners have no track record (or credit history) in the country to prove how solid they are. Banks simply don't want to take that chance.

A Medellín-based firm that we work closely with decided to address the issue head on. The group, who mainly provides legal and investment services to foreigners, recognized that many of their clients interested in purchasing real estate were looking for financing options, which, of course, didn't exist for nonresidents. The firm began to offer an in-house mortgage financing solution for their foreign clients as a workaround.

Now, after providing nearly 30 mortgage loans, a total value of about US$10 million with zero defaults, the group is offering investors an opportunity to fund some of the mortgage requests they receive, giving you the opportunity to become a private mortgage lender.

The typical loan amount is between US$100,000 to US$200,000. Up to 60% LTV financing is offered for up to five years maximum, but terms are generally no more than three years. The loans are usually set up where the borrower pays only the interest on a monthly basis, with the principal to be paid at the end of the loan term. That said, any possible repayment plan or schedule can be arranged and agreed to by both parties.

Depending on the way that the loan is structured, the interest rate will be between 11% and 13% per year for the borrower. When you factor in intermediary fees, operational and notary costs, the investor should expect a net return of between 8% and 10%.

Pros:

- Low risk investment as loan is secured by real estate
- Provides asset-type diversification
- Investor receives a monthly income stream
- Investment is fully turnkey

Cons:

- Minimum investment of US$100,000
- Up to 10% ROI

To learn more about private mortgage loans in Colombia, get in touch here.

Investment #3: Altos Del Coquitos Local Housing – David, Panama
Minimum Investment: US$49,000

Due to the expansion of Panama's working class, the demand for quality, affordable housing for low- and middle-income families has increased. At the moment, Panama has a nationwide housing deficit of 150,000 including a shortage of 20,000 homes in the city of David.

As a result, the Panamanian government has introduced housing programs and special incentives in order to address the insufficiency.

The developer is building single-family homes in a new master-planned community in the city of David that qualify for the government's preferred interest program. That means buyers have access to preferred interest rates subsidized by the government. The developer already has 400 buyers pre-approved and ready to buy, meaning the sales side of the equation is taken care of.

The developer needs investors to fund the construction. He already owns the land and has construction permits in hand. Investor money funds the construction of the houses, and the investor's return comes from the resale of the houses to the end users. Your return is paid out at a fixed rate of 13% at the end of one year.

The houses will be priced at US$80,000.

The investor is essentially pre-buying a housing unit that the developer will resell for him at a guaranteed rate of return.

From the time investor funds are received, the developer will immediately begin infrastructure planning and implementation then start construction of the house the investor has bought. Construction time is between six and eight months.

The investment funds are held in escrow with an attorney and released only as construction of the unit progresses. You as the investor have the house and lot as collateral. If for some reason the developer doesn't sell the house, then you can take possession of the house yourself and sell it through a local agent. (Obviously, that's not the goal, but the security of the house is there for you.)

The developer has over 40 years of experience and the development of small-, medium-, and large-scale projects—from the city's public hospital to the local gas stations—so the necessary systems are in place, and the risk of not fulfilling is minimal.

With 400 buyers already pre-approved, the likelihood that your unit will not sell is low. And consider the housing shortage of 20,000 homes in the area…

You've also got to consider the attractive financing terms, low down payment requirements, and preferred interest rates that will stimulate home purchases in the local market.

Plus, your investment is secured by a hard asset: the house and lot.

You can participate starting at US$49,000. This is the figure that the 13% fixed return will be paid on.

Assuming that your home is sold within 12 months, your initial investment and profit should be paid out equating to a 13% annualized return. If it takes more than a year to sell your home, then you'll be due penalty interest of an additional 10% per year until your home is sold.

It should be noted that even if your home is sold in within, say, 15 months, you'll still be due the 13% fixed plus the 10% penalty. That's an overall ROI of 23%.

I like Panama's local housing market as an investment, but it's a difficult market for a small investor to take advantage of successfully. Between the language and the bureaucracy, the learning curve for an individual investor isn't small.

That's why I like this offer. The developer has packaged everything to minimize headaches and the risks for you as the investor, leaving you with an opportunity to take advantage of the demand the growing Panamanian local housing market is creating without having to invest the time and effort to figure out how to navigate this marketplace on your own.

It's also nice that your investment timeline is short, at between 12 to 18 months.

Pros:

- Low minimum investment
- Developer has a track record
- Above-average returns
- Penalty interest per year until home is sold
- Investment secured by home unit
- Investment timeline is less than 24
- Turnkey investment

Cons:

- Project is still in its early stages

To learn more about this investment, get in touch here.

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