WE ARE YOUR BUSINESS PARTNER

Mortgage

PRODUCT

PORTFOLIO

WE ARE YOUR BUSINESS PARTNER

HOME LOANS

Willing to work...

Non Residents
Residents and nationals
Switching

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Credit Options

Finished Home

Lot

Lot and Construction

Construction in own lot

II Mortgage

☆ SWITCHING

No bank commission, legal fees and appraisal costs

WE ARE COMPETITIVE IN GUANACASTE

OCTOBER 2024

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Rates	Nationals/ Residents /Non Residents		
	CRC	USD	
First Yr, Fixed Rate	8,40%	7,75%	8,75% 7 years fixed
Second Yr, Fixed Rate	8,40%	8,75%	
Balance of the term	TBP + 5,00%	SOFR3M + 4,90%	SOFR3M + 4,90%
Floor	9,00%	8,00%	8,00%

Loan to Value (%)	
Nationals	75
Residents	75
Non Residents	60

TERM (Yrs)	
Nationals	25
Residents	25
Non Residents	20

* It is understood that the conditions indicated above are merely indicative and, therefore, should not be interpreted as binding for an eventual financing, given that, such conditions will be subject to further analysis and approval by the Bank's Credit Committee once submitted all the required information. Furthermore, the conditions above mentioned may vary due to changes in market conditions, Bank policies, or situations that affect or may affect the cost or level of risk of the transaction.

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- Passport / Personal ID
- Signed personal and business tax returns (for the last 2 years).
- Complete bank statements for all financial accounts, including investments (6 months).
- Income certificate issued by a CPA (either local or foreign CPA).
- For salaried: Employer letter, wage and tax statement.

Requirements for Home Loans

100%
DIGTAL
EXPERIENCE

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HUB
GUANACASTE

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CONTACT **US**

BAC