

CIUDAD MADERAS

PREMIUM LOTS & HOUSES

The Power of 30-Year Seller Financing for Investing in Real Estate in Mexico

Introduction

Investing in real estate in another country, especially in Mexico, generates fear for many foreign investors (mainly from the U.S.). The main factors behind this fear are:

- Perceived insecurity in the country (influenced by news about cartels and violence).
- Risk of fraud or hearing about bad experiences from other investors.
- Geographic distance for monitoring construction, legal processes, or project progress.
- Belief that everything is very expensive, based only on famous and costly tourist areas such as Tulum.
- Lack of accessible financing for foreigners (local or foreign banks often deny loans or impose difficult conditions).

In this document, we break down these obstacles one by one and show how our solution — 30-year seller financing — addresses them in a practical and secure way, allowing thousands of people to invest with confidence and build real wealth.

Who Are We?

We are the largest land developer in Mexico and Latin America, with over 40 years in the market. We have more than 50 offices throughout Mexico, and in the U.S. we have offices in California, Miami, Houston, and Chicago and 30 projects across the country: the smallest with approximately 4,000 lots and the largest with nearly 30,000 lots. We have delivered over 52,000 lots and sold more than 120,000, achieving these results precisely because we address the fears mentioned above.

Main Problem	How We Solve It (Ciudad Maderas)
Perception of insecurity in Mexico	Our developments are in stable, high-growth areas. Mexico has 32 states; violence is concentrated in about 7 of them. It's like avoiding investment in 43 U.S. states just because of problems in 7. Key example: Mérida, where we operate, is the second safest city in all of the Americas (after Quebec, according to <i>CEOWorld Magazine and INEGI 2025</i>).
Risk of fraud or bad experiences	We recommend investing only with established developers. Mexico does not have traditional escrow, so it is essential to research the seller. Key points to verify: <ul style="list-style-type: none">• Developer's time in the market• Number of completed projects

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Main Problem	How We Solve It (Ciudad Maderas)
	<ul style="list-style-type: none">• Ongoing construction projects• Project size (how many lots or houses it has).• Financing options offered <p>We meet all these criteria: over 40 years in business, 30+ completed/delivered projects, thousands of lots in progress, and exclusive seller financing.</p>
Distance for monitoring (construction, legal)	As direct developers, we offer transparent and digital tracking (reports, virtual visits, local team). Investing with a large, stable brand reduces risks compared to individuals.
Belief that it's too expensive	Our lots are in high-growth, accessible areas (not just the "famous" ultra-expensive zones). Real prices start at affordable levels thanks to financing. An example of this is our development in Cancún, which is built near the Tren Maya, Mexico's first speed train that connects the key areas of southeastern Mexico.
Lack of financing for foreigners	We offer direct 30-year seller financing (the longest in Mexico), no banks, no credit check, with payments starting at \$90 USD/month. This makes investing accessible and gradual.

Our Key Solutions in Detail

- **30-Year Financing for Everyone (No Credit Check):** The longest seller financing available in Mexico for land, accessible directly from the U.S.
- **Ultra-Low Payments from \$90 USD/month:** Forget large down payments or high risk; invest "bit by bit" without draining savings.
- **We Are Pure Land Developers:** No initial construction costs, land costs are low per month. Once the client has stability, they can extend credit to finance a house on the same lot.
- **Total Flexibility:** Build or don't build. If your plans change, you keep only the land payment, transfer, or resell gaining equity (a safe investment).
- **Principal Payments Without Penalties:** Reduce interest and pay off early if desired.
- **Free Construction:** Build (financed by us or not) while continuing to pay for the lot.

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Strategic Locations for Foreign Investors

We have strategically chosen **Cancún and Mérida** (among other destinations in Mexico) as main hubs for foreign investors:

Cancún

- Top 10 most visited destinations in the world.
- The most visited international destination by Americans.
- Even considering only U.S. destinations, it remains among the top 10 for Americans (2025 data: ~63% of international visitors are from the U.S., record millions annually).

Mérida

- Mexico is a top global retirement destination; Mérida is one of the favorite cities to retire.
- Home to the Mayan civilization and Chichén Itzá (one of the New Seven Wonders).
- The second safest city in the Americas (after Quebec, according to 2025 rankings).



Why Our Model Is a Modern Solution for Hispanics, Latinos, and Immigrants in the U.S.

For many, we have created a **real safety net**:

- A viable and affordable option if circumstances require returning to Mexico (they have a property to start their life).
- Or if they stay in the U.S., they have a safe asset that doesn't represent a large expense today but will always be there — to vacation, retire, or live in the future.

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