



GET PRE-QUALIFIED  
IN 24-HOURS

[www.MoXi.Global](http://www.MoXi.Global)



# INTRODUCING MoXi®

## YOUR TRANSPARENT LENDING PARTNER

MoXi offers secure cross-border financing solutions to United States citizens seeking to securely purchase or refinance property in México. Founded in 2017, on the principle of transparent lending, MoXi is backed by billions of dollars in capital and is a regulated and audited financial institution in both the US and México. Our team boasts 200+ years of international finance experience on both sides of the border, and we enjoy putting that experience and local expertise to work for our clients and partners.

MoXi mortgages are secure and they are boring! For our clients, that's a welcome change to the international lending space. Every MoXi Mortgage, no matter the loan program, is fully amortized, has a fixed rate, no balloon payment, and no hidden fees. We take our commitment to client success seriously; after all, there are no compromises when it concerns quality, reliability, and reputation.





# WE'RE ALWAYS EXPANDING

## DID YOU KNOW?

In 2019, MoXi invested over \$1M in legal expense to ensure that our document set, including the Fideicomiso de Garantia, provides the ultimate security and ownership protection to our clients.



\*Some markets are currently subject to approval on a per-file basis; many lendable markets are subject to title insurance



# WHAT TO EXPECT WHEN FINANCING



# PRICING MODEL

MoXi loan rates are priced based on risk - nearly identical to the way, conceptually, that mortgages are priced in the United States. Many clients often find that our rates are similar to non-owner-occupied, non-agency (agency typically refers to Fannie Mae or Freddie Mac) mortgage rates in the United States, accounting for international risk.





# METHODOLOGY

MoXi loan rates are formulaically determined based on primary wage earner FICO score and loan-to-value ratio. For example, clients borrowing 35% of their home's appraised value (65% down payment for purchases) with a high FICO score, will be on the lower end of MoXi's range. While this is a stark contrast from the 30 year fixed owner-occupied mortgage rates available in the United States today, our clients often find that the true cost of borrowing in the US against another property, lost investment opportunity in the market, and potential penalties when pulling from a retirement account casts different light on these mortgage rates. In addition, MoXi loans are originated and serviced in US Dollars by our US Servicing entity. As such, mortgage interest paid to MoXi is reported to the IRS via a 1098-INT, identical to the way that a US Mortgage servicer would report interest. MoXi is the only finance company in México that offers this convenience.

Many clients report being able to deduct their mortgage interest on their US tax return, resulting in a lower effective-after-tax interest rate. Clients are encouraged to consult their CPA or tax advisor regarding deductibility of mortgage interest. MoXi understands that dream vacation home ownership in México often includes significant value in offering the property for rent during peak periods. Many clients even enjoy covering an entire year of property or mortgage expenses through rental income in only a couple of peak weeks. For this reason, MoXi allows investment property financing, and does not charge a rate premium for properties that are offered as a vacation rental. In certain circumstances (typically refinance and cash-out refinance transactions), subject property rental income can even be used to qualify for financing from MoXi.





# VESTING

MoXi, without additional added rate premium, allows clients to borrow and close in the name of a US registered corporation, LLC, or trust – an advantage not ordinarily offered with conventional US Mortgages. Certain restrictions and documentation requirements apply.

# SELF-EMPLOYED

Self-employed or non-traditional income earners enjoy MoXi's bank statement or alternative documentation income qualification policy. Note that in order to help clients take advantage of the US and México treaty on double taxation, US personal income tax returns will be required from all borrowers to validate US taxpayer status. However, income used as a basis of repayment for the loan can be considered with alternative documentation.







## CONCIERGE TEAM

At MoXi, our relationship with our clients doesn't end at the closing table. Mexican Bank Commission regulations require that the originator of record track servicing and repayment history for the life of the loan. As such, our capable in-house servicing team offers exquisite client service and all MoXi Loans include the convenience of our one-pay program - taking the hassle and worry out of separately paying insurance premiums, property taxes and annual trustee fees.

For many, this eliminates the added expense of hiring a property manager to care for these ancillary property payments that are sometimes arduous to make in México.





# KEY DIFFERENCES:

## FINANCING IN MÉXICO VERSUS THE US

Among other differences, in contrast to property purchases in the United States, México property purchases and financing transactions involve the collection of fees and taxes on the front-end versus on an ongoing basis. This is often one of the most eye-popping differences.

For example, a typical property purchase may involve paying fees and taxes at or before closing around of 7%-12% of the property purchase price. However, favorable property tax treatment, generally lower property insurance premiums, and other reduced expenses make the overall cost of ownership significantly lower on an ongoing basis.

Breakeven might occur a couple of years after closing, and every month thereafter you are “in the money.” MoXi is committed to transparency without exception. Ask your Mortgage Advisor to review our [Client Fee Letter](#) for a transparent view of all potential costs associated with foreigner acquisition of property in México.





# LOAN TERMS

MAXIMUM LOAN AMOUNT\*

\$2,500,000

MINIMUM LOAN AMOUNT\*

\$250,000

MINIMUM FICO

700

MAXIMUM LOAN-TO-VALUE\*\*

65%

LOAN TERMS

15, 20, 25-years

LOWEST RATES IN MEXICO

Contact MoXi



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\*Maximum loan amount subject to increase based on exception approval process \*\*For well-qualified clients inclusive of financed costs; restrictions apply



# 5 STEPS TO FINANCE



# PRE-QUALIFICATION

Your Mortgage Advisor will guide you through the process of submitting your pre-qualification application so that you can shop with confidence. We offer both standard pre-qualification credit decisions as well as fully-underwritten pre-approvals for peace of mind.

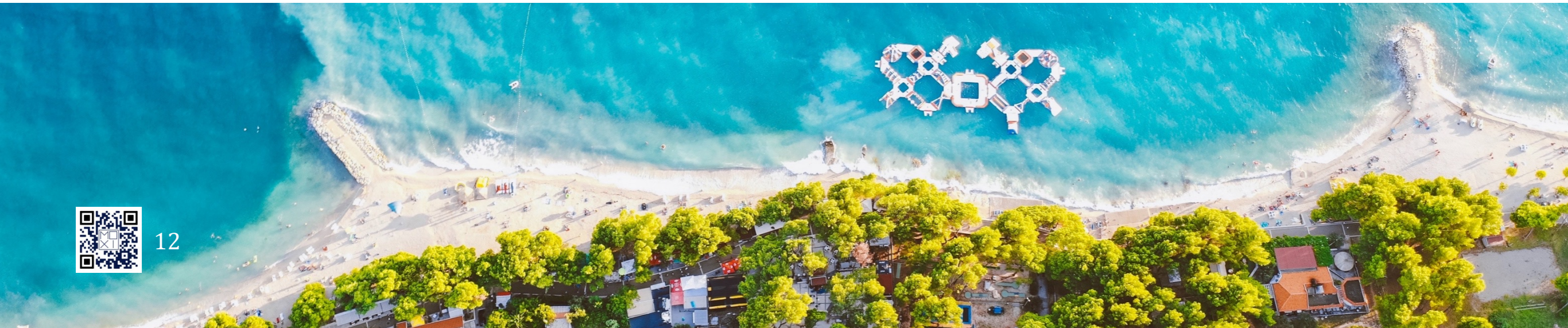
# APPROVAL

Your MoXi Client Concierge will schedule a 30-minute Zoom welcome call with you and your Mortgage Advisor where you'll review and sign important disclosures, discuss any underwriting conditions, pay fees for third-party services, and order key items from vendors to complete your transaction. In this call, we've consolidated 3 weeks of communication into 30 minutes. It's an exciting time, when your México homeownership becomes real!

# FINDING PROPERTY

(PURCHASE TRANSACTIONS)

Once under contract on your new home, a coordinated and step-by-step process begins. Your Mortgage Advisor and Client Concierge will partner with you and your agent to navigate through your escrow to ensure a seamless experience.





# CLOSING

Our team will be in contact with you and with your Mortgage Advisor (and your agent if you like) to schedule your closing appointment, request any additional needed vesting documentation, and prepare the final escrow instructions for you to wire your funds. Mexico real estate closings are distinctly different from that which you might have experienced in the U.S. They involve a LOT of paper, and an exceptional amount of coordination between buyer, seller, lender, fiduciary, agent(s), escrow, and Notario Público. Beware of any offers to do a “soft closing,” or a closing that doesn’t involve you or your appointed representative (by POA) wet signing documents before a Notario Público.

# LIFETIME PARTNERSHIP

We are committed to being a lifelong liaison for Mexican homeownership. Because we service our mortgages in house, we love remaining in contact with our clients throughout the life of their mortgage!





# KEY TERMS



# APOSTILLE

The purpose of an apostille is to authenticate the notarization of documents to be used in a foreign country. If you plan to close your loan with MoXi in the name of a corporation, LLC, or trust, the original articles of organization must be notarized and apostilled in the United States and provided to MoXi prior to closing. In addition, the POA that you'll execute prior to closing must be Notarized and Apostilled in the United States. MoXi works with vendors approved in all 50 states to expedite Notarizations and Apostille stamps.

# FIDEICOMISO

Foreigners can not directly own real estate within México's 'restricted zone', encompassing land within 100 kilometers of any Mexican border, and within 50 kilometers of any Mexican coastline. To permit foreign investment in these areas, the Mexican government introduced the Fideicomiso. MoXi leverages a thoroughly vetted version of this trust agreement to provide legal ownership protections to both the client and the lender.

# FIDUCIARY BANK

Under the Fideicomiso, a Mexican bank is designated as the trustee to hold title to the property and is the technical owner of the record. The Bank Trusts enable foreigners to enjoy unrestricted use of land including improvements, expansions, transfer to heirs, and to profit from the sale of the property without restrictions. If the bank goes into financial difficulty, the property is simply transferred to another trustee bank. These laws are federally imposed. Your property is yours, just as it is in the US. We've delegated authority to issue these bank trusts through several reputable and thoroughly vetted financial institution in México.

# NOTÁRIO PÚBLICO

All Notário Públicos are licensed attorneys in México and are backed by a similar (and often more robust) vetting process than that of attorneys in the United States. The Notário Público's responsibilities include review and execution of all required documents related to the real estate transaction, coordinating all aspects of the "Proyecto" with all parties in advance of closing, and ensuring that all documents executed are done so in accordance with Federal Law.







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