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APRIL, 2024

SALES - RESALES

A large percentage of our sales clients and renters are from Canada now. I do not have immigration information for Canadians.

FROM JANUARY 1-MARCH 31,2022 CONDO SALES <u>IN MARINA VALLARTA</u> WHERE THE HIGHEST EVER. INSTEAD OF TIRE KICKER TYPE CLIENTS WE HAD CHECK BOOK IN HAND TYPE CLIENTS. WE NOW HAVE A HUGE RESALES INVENTORY PROBLEM DUE TO HARDLY ANY RESALE LISTINGS. SALES PRICES HAVE REALLY GONE UP. SUPPLY AND DEMAND.

MULTI LIST SYSTEM REPORTS AS SOON AS NEW CONDO IN MARINA VALLARTA IS RECEIVED AND PUT IN MULTI LIST THE UNIT IS SOLD TO BUYERS WHO ARE WAITING FOR A CONDO IN MARINA VALLARTA IN THAT CONDO PROJECT.

RENTALS

MOST ALL CURRENT BUYERS WILL NOT RENT JANUARY-MARCH SO NEW HIGH SEASON RENTAL UNITS ARE FAR AND FEW BETWEEN.

AT TRISTAR RENTALS WE RENT TO REPEAT GUESTS YEAR AFTER YEAR. WE DO GET A FEW NEW RENTAL UNITS EACH YEAR.

IN THE REALTORS ASSOCIATION FLEX MULTI LIST THEY NOW REPORT NEW SALES PLUS RESALES. FOR LIST OF CONDOS CURRENTLY FOR SALE EMAIL ME AND I'LL EMAIL YOU THE LIST. CHANGES WEEKLY. PHOTOS UPON REQUEST.

STATISTICAL DATA MARINA VALLARTA CONDOS

	YEAR 2021	YEAR 2022	YEAR 2023	MAR 2024
CONDOS SOLD MULTI LIST ONLY	86	98	52	11
UNDER CONTRACT TO SELL	100	91	58	18
SALE PRICE AS A PERCENTAGE OF LIST PRICE	96%	99%	99%	98
AVERAGE SALE PRICE "REPORTED"	\$428,292.	\$409,898.	\$514,273.	\$498,765.
CONDOS LISTED IN MULTI LIST ONLY				
NEW LISTINGS	1,718	1,457	2,059(1)	476
TOTAL FOR PUERTO VALLARTA CONDOS (ONL	Y FLEX MUL	TI LIST)		
CONDOS SOLD	1,386	1,535	1,028(1)	197
SIGNED CONTRACTS TO SELL.	1,702	1,512	1,106(1)	320
(TAKES UP TO 4 MONTHS TO CLOSE SALES)				

KEEP IN MIND THESE ARE ONLY CONDOS LISTED IN MULTI LIST. NOT INCLUDED ARE: SALES OF CONDOS SOLD NOT IN FLEX MULTI LIST. NON REALTOR ASSOCIATION SALES PEOPLE.

INTERNATIONAL ARRIVALS BY AIR PERCENTAGE INCREASE FROM PREVIOUS YEAR.

JAN 2024 YEAR 2023 YEAR 2022 YEAR 2021
INCREASE 5 % INCREASE 10 % INCREASE 55 % INCREASE 49 %

NATIONAL ARRIVALS BY AIR PERCENTAGE INCREASE OVER PREVIOUS YEAR.

JAN 2024 YEAR 2023 YEAR 2022 YEAR 2021

INCREASE -10 % INCREASE 8% INCREASE 44 % INCREASE 97.43 %

35% CAPITAL GAINS TAX: THE MEXICAN GOVERNMENT HAS CLOSED ALL LOOPHOLES. SEE PAGE 2.

<u>CAPITAL GAINS TAX EXEMPTIONS</u> CURRENTLY IF YOU HAVE A RESIDENT PERMANENT IMMIGRATION CARD (BOTH HUSBAND AND WIFE) PLUS 6 MONTHS OF ELECTRIC BILLS THAT CLEARLY SHOW YOU WERE LIVING IN THE CONDO FULL TIME PLUS YOU HAVE A MEXICAN TAX ID NUMBER AND YOU HAVE ELECTRONICALLY FILED THE RETURNS WHEN DUE YOU CAN SKIRT THE CAPITAL GAINS TAX OF 35% WHICH TOOK AFFECT IN EARLY 2014.

BUT TO GET THE EXEMPTION YOUR PASSPORT AND RESIDENT PERMANENT IMMIGRATION CARD NEED TO REFLECT YOU HAVE NOT GONE OUT OF THE COUNTRY IN AT LEAST 11 MONTHS. THE MEXICAN IRS HAS CLOSED ALL THE LOOP HOLDS AS OF 2016. EXAMPLE OF WHAT IS HAPPENING NOW. 'PEOPLE BOUGHT THEIR CONDO IN SAY YEAR 2006. THEY PAID US\$ 317,000. FOR A 2BR CONDO. THE PESO WAS 11. SO THAT'S \$ 3'487,000. PESOS. THEY SOLD IN 2020 FOR US\$ 417,000. THE PESO WAS \$ 21 THEREFORE THE PESO SALE PRICE WAS \$ 8'757,000. PESOS. THE PESO GAIN IS \$ 5'270,000.CAPITAL GAINS TAX OF 35% IS \$ 1'844,500. PESOS. STATED IN USD AT 18.2 IS US\$ 87,833. PESO CURRENTLY 19 PER USD. IF BILL TAYLOR REAL ESTATE IS THE LISTING BROKER HE CAN USUSALLY GET THE CAPITAL GAINS TAX DOWN 40%.

I SHOULD ADD THAT THE GOVERNMENT ALLOWS YOU TO INCREASE THE PESO BASE IN YOUR TRUST DEED BY THE COST OF LIVING INDEX BETWEEN THE DATE THE TRUST DEED IS PUT TO RECORD AND THE YEAR YOUR SALE WAS IN. THAT IS ABOUT 2% PER YEAR.

I HAVE BEEN WRITING THE NEWSLETTER FOR 33 YEARS. NEWSLETTERS NOW WILL HAVE GETTING STREET SMART IN PUERTO VALLARTA IN THEM" THAT WILL TARGET BABY BOOMER TYPES AND DOCTORS THAT HAVE DECIDED TO THROW IN THE TOWEL ON LIVING IN THE USA. THEY WILL HAVE THE ATTITUDE THAT LIVING IN THE USA IS JUST TOO EXPENSIVE. THEY ARE SAYING I CAN NOW AFFORD TO LEAVE THE BAD WEATHER BEHIND AND ENJOY THE REST OF MY LIFE IN PUERTO VALLARTA WHICH HAS THE BEST WEATHER THE PLANET HAS TO OFFER AND NOT HAVE THE STRESS THAT GOES ALONG WITH LIVING IN THE USA NOWDAYS—WHICH WE LOVE, BUT ITS TIME TO REWARD OURSELVES FOR 45-50 YEARS OF HARD WORK. YOU ONLY GO AROUND ONCE.

WE WILL HAVE AS A HAND OUT NEWSLETTER-OUT FRONT OF MY OFFICE EACH JANUARY, FEBRUARY, MARCH. OTHER MONTHS INTERNET ONLY. <u>ONE PAGE HIGHLIGHTS OF NEWSLETTER AVAILABLE YEAR AROUND OUT FRONT OF MY OFFICE.</u> http://www.tristarrentals.com/newsletter/news_.pdf

DENTAL WORK IN PUERTO VALLARTA COMPARED TO THE USA. A CLIENT/FRIEND OF MINE NEEDED MAJOR DENTISTRY WORK DONE. HE LOOKED AROUND IN BOSTON AND THE CHEAPEST PRICE WAS US\$14,000. HE GOT THE WORK DONE IN PUERTO VALLARTA FOR US\$2,118. AND HIS BLUE CROSS/BLUE SHIELD PAID HIM BACK US\$1,000. THE YOUNG DENTIST HAS ALL NEW HIGH TECH EQUIPMENT. THE PROCEDURE WAS CALLED PERIODONTICS AND THE DENTIST NAME IS MAURICIO ARAGON WHO'S OFFICE IS IN ROYAL PACIFIC YACHT CLUB.COSMETIC SURGERY IN MEXICO ONLY 15-20% OF WHAT IT COST IN USA.

CURRENTLY IN MEXICO MEDICAL SCHOOLS ENGLISH COURSES ARE FULL AS WITH ENGLISH THEY CAN GET A HIGHER SALARY IN PRIVATE HOSPITALS THAT CATER TO TOURISTS.



- 1. HEALTH CARE: WILL MY USA INSURANCE COVER ME IN MEXICO? WHAT HEALTH INSURANCE CAN WE GET IN VALLARTA?
- 2. CAN I RECEIVE MY SOCIAL SECURITY CHECK IN MEXICO?
- 3. WHAT WOULD IT COST ME TO LIVE IN VALLARTA YEAR AROUND?
- 4. DOES MEXICO HAVE A DEATH TAX? THIS IS A REAL BIG CONCERN FOR THE VERY WEALTHY.
- 5. WHAT IMMIGRATION DOCUMENT NEEDED FOR US TO LIVE HERE YEAR ROUND?
- 6. WHAT HAPPENS TO MY CONDO IF I DIE?
- 7. DO I NEED A MEXICAN DRIVERS LICENSE?
- 8. WHAT ARE MY ANNUAL COSTS IN OWNING A CONDO IN MEXICO?
- 9. WHAT ENGLISH LANGUAGE TV SERVICE CAN I GET IN VALLARTA?
- 10. WHAT ABOUT BANKING IN MEXICO AND CREDIT OR DEBIT CARDS?
- 11. WHAT ABOUT THE ROLE OF THE BANK THAT'S THE TRUST HOLDER OF MY TRUST DEED AND THEIR ADMINISTRATIVE FEE PER YEAR?
- 12. WHAT'S THE WEATHER LIKE IN THE SUMMER?
- 13. SHOULD I BRING A CAR HERE OR BUY A CAR HERE? CAR INSURANCE?
- 14. WHAT'S THE PROCESS IF I WANT TO BUY A CONDO HERE.
- 15. DO I NEED TITLE INSURANCE?
- 16. COST OF GASOLINE IN VALLARTA? DO CAR COMPANIES SERVICE DEPARTMENT MEN SPEAK ENGLISH?

ANSWERS

1. HEALTH CARE:

IF YOU HAVE MEDICARE PLAN A AND B PLUS SUPPLEMENT F THRU AARP'S UNITED HEALTH CARE IT PAYS UP TO US\$50,000. FOR HEALTH CARE IN MEXICO. TO KEEP CONTINUOUS YOU NEED TO TOUCH BASE IN THE USA EVERY 60 DAYS. UNITED HEALTH CARE PLAN F THRU AARP IS US\$3,144. PER YEAR PAYABLE MONTHLY. WITH THESE POLICIES I'M TOTALLY COVERED. IN ADDITION I HAVE MEXICAN HEALTH CARE PLAN. I'M 83, WIFE 42 AND IT COST US\$ 865. A YEAR FOR ME AND US\$ 558. A YEAR FOR MY WIFE. PESO AT 20.

MEXICAN INSURANCE INCLUDES DENTISTRY, BRACES, EYE CARE. HEARING AIDS. AFTER THE FIRST YEAR IT COVERS CANCER, HEART PROBLEMS AND DIABETES. ONE FREE PHYSICAL AND COLONOSTROPHY A YEAR PLUS FREE MEDICINE. I SAVE US\$ 120. A MONTH FOR THE MEDICINES I TAKE.

TO GET THE FAMILY HEALTH CARE POLICY IN MEXICO YOU WOULD NEED TO SPEAK SPANISH OR TAKE A TRANSLATOR WITH YOU PLUS YOU NEED TO UNDERSTAND IT INVOLVES A LOT OF WAITING. IF YOU GET SICK YOU COULD GO TO JOYA HOSPITAL ACROSS FROM CRUISE SHIP HARBOUR. YOU WOULD PAY BY CREDIT CARD OR CASH AND GIVE THEM A COPY OF YOUR UNITED HEALTH CARE CARD PLUS A COPY OF YOUR MEDICARE CARD THAT INDICATES YOU HAVE PLAN A & B. IN 45-60 DAYS YOU ARE PAID BACK VIA YOUR CREDIT CARD. MOST HEALTH CARE SERVICES IN THE USA COST 12 TIMES WHAT THEY DO IN VALLARTA. WOULD NEED TO HAVE AARP'S UNITED HEALTH CARE PLAN F. CONSULTATION AT JOYA HOSPITAL ONLY COSTS \$600. PESOS (US\$ 30.00) FEE SET BY FEDERAL GOVERNMENT.

IN THE USA I ENJOYED GOOD HEALTH FOR 49 YEARS. IN PUERTO VALLARTA SINCE 1988 I ENJOYED GOOD HEALTH. IN MAY 2012 DURING EASTER WEEK WHEN MEXICAN NATIONALS INVADE PUERTO VALLARTA I CAUGHT A BAD CASE OF "ROTAVIRUS" (BAD CASE OF DIARRHEA) I SPENT 2 DAYS AND NIGHTS AT THE AMERIMED HOSPITAL. INTERNAL MEDICINE SPECIALIST WAS GREAT. SPOKE ENGLISH. THE ROOM WAS REAL NICE AND QUIET. MINI SPLIT A/C REMOTE CONTROL AND TV REMOTE CONTROL IN ENGLISH. IT APPEARS THE HOSPITAL WAS BUILT TO UNITED STATES HOSPITAL STANDARDS. MY 2 DAY AND NIGHT STAY AT THE HOSPITAL BILL AS \$19,220. PESOS. (US\$1,098.) PLUS TAX. I WAS VERY VERY MUCH IMPRESSED WITH THE HOSPITAL. EVEN THE FOOD WAS GOOD! IN 2016 AMERIMED SOLD TO A LARGE HOSPITAL COMPANY. FRIENDS TELL ME THEY NOW GO TO JOYA HOSPITAL (FORMALLY SANJAVIER).

IN NOVEMBER 2012 MY WIFE BROKE A BONE IN HER FOOT. X-RAYS SPECIALIST AND CAST COST US\$443. PLUS TAX. A 2.5 HOUR EVENT.

2. CAN I RECEIVE MY SOCIAL SECURITY CHECK IN MEXICO: WHAT MOST OF US DO IS TO HAVE THE CHECK ELECTRONICALLY DEPOSITED INTO OUR USA BANK CHECKING ACCOUNT. WE HAVE AN ACCOUNT AT ACTINVER IN PLAZA MARINA MALL AND WHEN NEEDED WE WIRE TRANSFER FROM OUR USA ACCOUNT TO ACTINVER. ACTINVER THEN CREDITS YOUR PESO ACCOUNT IN VALLARTA. COLLECTED FUNDS TIME IS 3 -8 DAYS. EMPLOYEES AT ACTINVER SPEAK ENGLISH. THE MAXIMUM AMOUNT YOU CAN WITHDRAW IN A DAY IS \$100,000. PESOS (US\$5,000. @ 20 PESOS PER USD). AS OF AUGUST 1, 2014 UNITED STATES BANKS NO LONGER PAY USD CHECKS CASHED AT A MEXICAN BANK OR MONEY EXCHANGE HOUSE. WIRE TRANSFERS OK. IF YOU WIRE TRANSFER PESOS YOUR CREDITED IN ACTINVER IN 1 DAY. A LOT OF CANADIANS USE TRANSFER WISE. INFO HTTPS://TRANSFERWISE.COM/CA

CREDIT CARDS: ACTINVER HAS DEBIT CARDS. INTERNATIONAL DEBIT CARDS.

3. ESTIMATED ANNUAL COST TO LIVE IN ROYAL PACIFIC YACHT CLUB IN MARINA VALLARTA, PUERTO VALLARTA, MEXICO. EXCHANGE RATE USED IS 20. PESOS PER USD. ESTIMATED COST OF A FURNISHED CONDO – MARINA FRONT IS US\$ 350,000. PLUS BANK TRUST DEED COST OF US\$ 19,250. ONE TIME FEE. NEW AUTO COST US\$ 25,000.

ESTIMATED EXPENSES	<u>PER Y</u>	<u>EAR</u>	<u>ESTIMATED</u>
FOOD FOR 2 PEOPLE (1)	US\$ 9	9,000.	
GASOLINE US\$ 2.95 PER GALLON	US\$	700.	
AUTO REPAIR	US\$	250.	
AUTO INSURANCE -LATE MODEL CAR	US\$	330	
DENTIST – ONE CLEANING A YEAR PER PERSON	US\$	70.	
DOCTOR – 1 COLD A YEAR. SAN JAVIER IN MARINA VALLARTA	US\$	35.	
CONDO HOMEOWNERS ASSOCIATION FEE US \$ 273. /MONTH (2)	US\$	230.	
TELEPHONE – INCLUDES WI FI	US\$	290.	
SKY TV – 235 CHANNELS	US\$	330.	
REAL ESTATE TAXES (ON A US\$300,000. CONDO)	US\$	200.	
ELECTRIC	US\$	496.	
ANNUAL BANK TRUST ADMINISTRATION FEE	US\$	550.	
MEXICAN HEALTH INSURANCE (3)	<u>US\$</u>	800.	
	<u>US\$ 1</u>	<u>3,281.</u>	

ESTIMATED TOTAL ANNUAL COST A YEAR TO LIVE COMFORTABLE IN ROYAL PACIFIC YACHT CLUB US\$ 13.281.

(1)BREAKFAST US\$ 4.00 EGGS, POTATOES, WATER. LA TERRAZA, LUNCH US\$ 6.00 MEAT BEANS, RICE, TORTILLAS, WATER AT LUPITAS. DINNER US\$ 3.00 1.5 TURKEY SANDWICH 'S WATER. AT HOME FOR 2 PEOPLE THAT'S US\$ 26.00/DAY X 365 DAYS IS US\$ 7,848./YEAR

(2)INCLUDES ONE MAID SERVICE A WEEK. WATER, GAS, TELEPHONE THRU SWITCHBOARD, IN HOUSE TV – ENGLISH CHANNELS ARE CNN, ABC, NBC, ESPN, TBS, USA NETWORK, FUMMIGATION ONCE A MONTH, FREE PURIFIED WATER AT EACH ELEVATOR TOWER. FREE PROPERTY MANAGEMENT BY ROYAL PACIFIC ADMINISTRATION.

(3)HEALTH INSURANCE COST IN PUERTO VALLARTA IS ON PAGE 3 OF MY NEWSLETTER. I AM 84 MY ANNNUAL COST FOR COMPLETE COVERAGE IS US\$ 865. A YEAR. COST FOR MY WIFE IS ONLY US\$ 558. A YEAR, SHE IS 42.

<u>HOMEOWNERS INSURANCE</u>: 99% OF OWNERS DO NOT OBTAIN BECAUSE MEXICAN LAWS DO NOT ALLOW NUISANCE LAW SUITS AND CONSTRUCTION IS MOSTLY ALL CONCRETE SO NOTHING BURNS.

<u>CLOTHES</u>: OUR WARDROBES IN PUERTO VALLARTA ARE MAINLY SHORTS, SHORT SLEEVE SHIRTS AND TENNIS SHOES OF WHICH MOST OF US HAVE A CLOSET FULL ALREADY.

4. DOES MEXICO HAVE A DEATH TAX? NO. IN THE EVENT OF YOU OR YOUR SPOUSE DIES THE CONDO WOULD GO TO THE OTHER OWNER OR TO THE BENEFICIARIES YOU DESIGNATED IN THE TRUST DEED.

NO LONGER CAN YOU GET A DEED IN THE NAME OF THE HUSBAND <u>AND OR</u> THE WIFE. IT HAS TO BE ONE OR BOTH AND THE PERCENTAGE OF OWNERSHIP INDICATED IE 50% - 50%. WHEN ONE SPOUSE DIES THE SURVIVING SPOUSE HAS TO PAY THE NOTARIO TO GET THE CONDO 100% IN HER OR HIS NAME. THIS ALSO REQUIRES THE SURVIVING SPOUSE TO PAY CAPITAL GAINS TAX ON THE 50% HE OR SHE IS GETTING. HUSBAND OR WIFE COULD OWN 100%.

IN ORDER TO GET TRUST DEED IN ONLY THE SURVIVORS NAME THE SURVIVOR WOULD NEED TO DELIVER A CERTIFIED COPY OF THE DEATH CERTIFICATE TO LIC. JESSICA RIEDESSER AND EXPLAIN YOU WANT THE TRUST DEED TO ONLY REFLECT THE SURVIVOR'S NAME. IF DEATH IS NOT IN MEXICO THEN YOU NEED AN APOSTILLE FROM THE SECRETARY OF STATE IN THE STATE THE DEATH OCCURRED IN.

<u>REPORTING THE VALLARTA CONDO TO IRS</u>. TO MY KNOWLEDGE MOST ALL OWNERS DO NOT REPORT THE PURCHASE TO THE IRS-USA .SAME FOR CANADIANS.

OWNERS FROM THE USA TELL ME THEIR CPA'S TELL THEM THEY DO NOT NEED TO LIST THE MEXICAN PROPERTY ON THEIR TAX RETURN OF THE YEAR THEY BOUGHT AS THE PROPERTY IS OWNED THRU A MEXICAN BANK TRUST DEED. CONSULT YOUR CPA.

5. WHAT IMMIGRATION DOCUMENT NEEDED TO LIVE HERE YEAR ROUND: ACCORDING THE IMMIGRATION LAW, THERE ARE 2 KINDS OF RESIDENCY, TEMPORARY OR PERMANENT. THE TEMPORARY MUST BE RENEWED EVERY 4 YEARS. AFTER THE 4 YEARS IT IS POSSIBLE TO APPLY FOR THE PERMANENT. THE PERMANENT IS VALID FOR 10 YEARS. THE PROCESS: FIRST IT IS NECESSARY TO APPLY FOR A VISA FOR RESIDENCY AT THE MEXICAN CONSULATE IN YOUR HOME COUNTRY. AND THEN IT IS NECESSARY TO TRAVEL TO MEXICO TO START THE PROCESS TO EXCHANGE THAT VISA FOR THE RESIDENCY CARD, TEMPORARY OR PERMANENT.

PERMANENT IS FOR RETIRED PEOPLE OR PENSIONERS. TEMPORARY FOR PEOPLE WHO STILL WORK IN THEIR HOME COUNTRY OR WHO ARE NOT RETIRED OR ARE PENSIONERS.

THE COST. PERMANENT GOVT FEES \$4,828.00 PESOS NOT NEED TO BE RENEWED JUST IT IS NECESSARY TO UP DATE IT IN 10 YEARS.

TEMPORARY GOVT FEES \$3,961.00 PESOS FOR ONE YEAR. MUST BE RENEWED DURING 4 YEARS. BEST TO HAVE LIC. SHAROM GUITRON DO THE FORMS FOR YOU, EMAIL sharom@riedesser.com.mx SHE IS WITH JESSICA RIEDESSER AND ASSOCIATES. TEL 322 221 0724.

- 6. WHAT HAPPENS TO MY CONDO IF I DIE: SEE NUMBER 4 ABOVE.
- 7. DO I NEED A MEXICAN DRIVERS LICENSE? YOU ONLY NEED A VALID DRIVERS LICENSE FROM USA/CANADA BUT I'D SUGGEST YOU GET ONE. YOU WOULD NEED TO TAKE A WRITTEN TEST IN ENGLISH BUT I'VE BEEN TOLD YOU HAND THE MAN \$500. PESOS (US\$25.00) AND HE FILLS IN THE ANSWERS. IT'S GOOD FOR 4 YEARS. WELCOME TO MEXICO.
- 8. WHAT ARE THE ANNUAL COST OF OWNING A CONDO IN MEXICO?
 - ANNUAL BANK TRUST ADMINISTRATION FEE US\$464. US\$550.
 - HOMEOWNERS ASSOCIATION FEES

REAL ESTATE TAX PER YEAR IS VERY CHEAP. SEE RIGHT HAND COLUMN.

2023 MAINTENANCE FEES

*2024 FEES NOT KNOW UNTIL MARCH, EXPECT INCREASE OF 5%

			USD PER MONTH	APPROX. REAL ESTATE
BR/CONDO	M2	SQ. FT.	20 PESOS/USD	TAX PER YEAR IN USD
PORTO FINO 2023	TAX FERTEAR IN OSD			
1BR	80	861	US \$176.	\$199.
2BR	158	1,700	US \$347.	\$466.
3BR	241	2,594	US \$530.	\$594.
\$43.95 PESOS PER M2		2,334	00 9000.	φ33+.
BAY VIEW GRAND 202				
1BR	77	830	US \$176.	\$261.
2BR	146	1,572	US \$336.	\$494.
3BR	225	2,422	US \$514.	\$764.
\$45.70 PESOS PER M2	PER MONTH. 1)		NT IF PAID ONE YEAR I	N ADVANCE
SHANGRI-LA 2023				
3BR	219	2,464	US \$493.	\$931.
4BR	300	3,234	US \$675.	\$1,707.
\$45 PESOS PER M2 PE	R MONTH			
GRAND VENETIAN TOP	RRE 1000 2023			
1BR	91	979	US \$195.	\$195.
2BR	177	1,908	US \$380.	\$429.
3BR	270	2,910	US \$580.	\$494.
4BR	327	3,525	US \$703.	\$1,636.
\$43. PESOS PER M2 PE	R MONTH			
ROYAL PACIFIC YACHT	CLUB 2023			
1BR	71	764	US \$168.	\$154.
2BR	131	1,404	US \$310.	\$234.
\$47.41 PESOS PER M2	PER MONTH			

- ROYAL PACIFIC MAINTENANCE FEES INCLUDE: ONE CLEANING PER WEEK, WATER, GAS, TV SERVICE,
 TELEPHONE THRU SWITCHBOARD, FUMIGATION ONCE A MONTH, FREE PURIFIED WATER AT EACH
 ELEVATOR TOWER. FREE PROPERTY MANAGEMENT BY ROYAL PACIFIC ADMINISTRATION, IN HOUSE
 TV IN ENGLISH: CNN, NBC, ESPN, USA NETWORK PLUS 4 SPANISH CHANNELS. INTERNET TV
 FIRESTICK.
- PORTO FINO: INCLUDES WATER AND GAS ONLY.
- BAY VIEW GRAND: INCLUDES WATER AND GAS ONLY.
- SHANGRI-LA: INCLUDES WATER AND TV SERVICE ONLY. NO GAS ALLOWED.
- GRAND VENETIAN: INCLUDES WATER AND GAS AND FUMIGATION.
- 9. WHAT ENGLISH LANGUAGE TV SERVICE CAN I GET IN VALLARTA?
 - SATELLITE TV PV SAT
 - CABLE TV SAME AS SKY TV CABLE TV NOW CALLED IZZI.
 - SKY TV SPANISH AND ENGLISH MOVIE CHANNELS PLUS NEWS IN ENGLISH.
 - WHAT CLIENTS ARE DOING NOW IS TO BUY NETFLIX CARD AT OXXO.
 - FIRE STICK.
- 10. BANKING IN MEXICO AND CREDIT OR DEBIT CARD. BANK ANSWERS IN # 2.
- 11. PAGE 3 BANK THAT ADMINISTRATES YOUR TRUST DEED ANNUAL FEE: US\$550, A YEAR AT BANCO BAJIO.
- 12. WHAT'S THE WEATHER LIKE IN THE SUMMERS: THE RAINY SEASON IS FROM ABOUT JUNE 15- OCTOBER 31. THE HIGH IS USUALLY ABOUT 93° AND THE LOW 75°. IT USUALLY RAINS HARD FOR UP TO 30 MINUTES THEN STOPS. NORMALLY IT RAINS AT NIGHT-EVERY 3 NIGHTS.

13. SHOULD I BRING A CAR TO VALLARTA OR BUY ONE HERE?

IF YOU GET A PERMANENT RESIDENT VISA YOU CAN NOT HAVE A FOREIGN AUTO. IF YOU ARE GOING TO BE IN PUERTO VALLARTA FOR SAY 5-6 MONTHS A YEAR IT'S BEST TO BUY A CAR IN PUERTO VALLARTA. THAT WAY ITS GOT PUERTO VALLARTA PLATES ON IT AND WHEN YOU GO TO HAVE YOUR MEXICAN MADE CAR WORKED ON THEY CAN GET THE PARTS PRONTO. WHEN YOU GO INTO THE SERVICE DEPARTMENT SLIP THE SERVICE MAN \$500. PESOS UP FRONT. NO NEED TO SAY ANYTHING JUST FOLD IT AND PUT IT IN HIS SHIRT POCKET. IT WILL BE THE BEST \$500. PESOS YOU EVER SPENT.

CAR WRECKS: LETS SAY YOU ARE DRIVING IN FRONT OF WALMART AND SLAM ON THE BREAKS TO KEEP FROM HITTING A DOG THAT DARTED ACROSS THE STREET. I RUN INTO THE BACK OF YOU. YOU GET OUT AND SAY IT WAS MY FAULT. I SAY NO ITS YOUR FAULT.

A TRANSIT COP PULLS UP AND SAYS: OK BOYS WHO'S FAULT WAS IT? YOU SAY IT WAS MY FAULT AS I WAS TRAVELLING TOO CLOSE TO YOU. I SAY NO – THAT YOU SLAMMED ON YOUR BRAKES TO KEEP FROM HITTING A DOG.

THE COP THEN SAYS OK – BOYS I'LL GIVE YOU 20 MINUTES TO DECIDE WHO'S FAULT IT WAS AND IF YOU ARE STILL NOT IN AGREEMENT I AM GOING TO TOW BOTH CARS TO THE CAR WRECK LOT AND FOR EITHER OF YOU TO GET YOUR CAR OUT ONE OF YOU WILL HAVE TO FILE A LAW SUIT AGAINST THE OTHER AND WAIT UP TO A YEAR FOR THE JUDGE TO DECIDE THE CASE AND ISSUE AN ORDER. HE WILL THEN SAY "MAYBE YOU BOYS WANT TO THINK ABOUT IT FOR 5 MORE MINUTES AND COME TO AN AGREEMENT".

YOU SAY WELL MAYBE I DID STOP TO FAST AND I SAY MAYBE I WAS TOO CLOSE TO YOU.

YOU AND I TELL THE COP THAT YOU WILL FIX YOUR CAR AND I SAY I'LL FIX MY CAR AND GIVE YOU \$2,000. PESOS TOWARDS YOUR REPAIR BILL.

THE COP SAYS OK AND HE WRITES UP THE ACCIDENT REPORT AND YOU AND I SIGN IT. YES ITS IN ONLY SPANISH. YOU DRIVE AWAY AND I DRIVE AWAY.

WHEN WE FIRST HIT EACH OTHER SOMEONE WOULD OF CALLED THE POLICE TO REPORT THE ACCIDENT. OUT OF NO WHERE AN INSURANCE ADJUSTER OR TWO DRIVE UP AND WITHOUT YOU OR I ASKING THEM TO HE/THEY PREPARE SEPARATE BUDGETS TO FIX YOUR CAR AND MY CAR.

THEY HAVE A HAND HELD COMPUTER THAT THEY GET PRICES OUT OF AND PUT IN WRITING ON THE BUDGETS SOME TIMES THEY GO TO THEIR CAR TRUNK AND GET OUT A BOOK OR ANOTHER COMPUTER.

WHEN THEY FINISH THEY HAND THE BUDGETS TO YOU AND ME WITH THEIR BUSINESS CARDS.

YOU OR I BOTH MIGHT NOT BE INSURED BY HIS COMPANY BUT THAT DOES NOT MATTER. IF YOU GO THRU HIM TO REPAIR YOUR CAR IT APPEARS HIS COMPANY GETS A FEE FROM THE BODY SHOP.

THE LABOR AND MATERIAL PRICES IS AS I UNDERSTAND IT- GOVERNMENT APPROVED AND WHEN COMPARED TO THE USA AUTO REPAIRS ARE VERY CHEAP.

IF IN THE EVENT I AGREE THAT THE WRECK WAS MY FAULT AND AGREE TO PAY FOR YOUR REPAIR BILL THEN I DO NOT, THE COP PREPARED DOCUMENT IS GIVEN A JUDGE AND HE AUTHORIZES A ARREST WARRANT FOR ME AS THEN IT'S A CRIMINAL PROBLEM!

<u>CAR INSURANCE:</u> IF YOU DRIVE YOUR CAR TO MÉXICO ITS BEST FOR YOU TO SCAN AND EMAIL YOUR CAR TITLE TO A FRIEND OR YOUR SALES REPRESENTATIVE (ME) AND THEY OR I WOULD FORWARD TO OUR INSURANCE AGENT AND HE WOULD GIVE US A QUOTE.

WHEN YOU ENTER MEXICO YOU SHOW THEM THE POLICY AND YOU DO NOT HAVE TO BUY THE EXPENSIVE BORDER CAR INSURANCE.

WHAT TYPE CAR TO BUY IF YOU BUY IN PUERTO VALLARTA?.

ACROSS FROM MARINA VALLARTA ON THE HIGHWAY WE HAVE THE FOLLOWING DEALERSHIPS, CHEVROLET, BUICK, KIA, HONDA. NORTH OF THE AIRPORT TOYOTA AND CHRYSLER.

IF MONEY IS NO OBJECT THE BEST CAR FOR THE COBBLESTONES IS A CHEVROLET SUBURBAN. THEY RUN ABOUT US\$101,906. FULLY LOADED. YOU NEED TO PAY BY PESO CHECK FROM ACTINVER OR YOUR MEXICAN BANK ACCOUNT. BANK WIRE TRANSFER FROM USA OR CANADA.

14. WHAT'S THE PROCESS IF I WANT TO BUY A CONDO IN PUERTO VALLARTA: YOU TELL THE SALES PERSON WHAT YOU WILL OFFER FOR THE CONDO. HE/SHE PREPARES A PURCHASE REQUEST (SAMPLE) SHOWN ON PAGE 9. YOU REVIEW AND SIGN. IT'S THEN SCANNED AND EMAILED TO THE SELLER WHO REVIEWS IT AND IF ACCEPTABLE HE/SHE SIGNS, SCANS AND EMAILS BACK TO THE SALES PERSON. IF NOT ACCEPTABLE THE SELLER CROSSES THRU THE OFFERED AMOUNT AND PUTS WHAT FIGURE IS ACCEPTABLE. HE/SHE INITIALS NEXT TO THE ACCEPTABLE FIGURE.

ONCE THE SALES PERSON HAS A SELLER AND PURCHASER AGREED TO PRICE AND CONDITIONS OF THE SALE THE BROKER PREPARES THE OFFER TO PURCHASE AGREEMENT (SALES CONTRACT) AND GIVES TO OR EMAILS TO THE PURCHASER WHO REVIEWS AND IF ACCEPTABLE INITIALS AND SIGNS WHERE INDICATED, SCANS AND SENDS BY EMAIL TO BROKER WHO FORWARDS TO THE SELLER FOR HIS/HER/THEIR SIGNATURES. THEY THEN SCAN AND EMAIL TO BROKER WHO FORWARDS TO PURCHASER. ONCE THE PURCHASER RECEIVES THE SELLER SIGNED CONTRACT BY EMAIL ITS TIME TO DEPOSIT THE 10% FIRST PAYMENT INTO ESCROW BY WIRE TRANSFER. EMAIL SIGNED ONLY SALES CONTRACT LEGAL IN MEXICO FOR A FEW YEARS NOW.

ONCE THE PURCHASER PAYS THE 10% FIRST PAYMENT INTO ESCROW AT ARMOUR SECURE THEN THEY NEED TO SIGN AN APPLICATION FORM FOR THEIR TRUST DEED. WHAT YOU WILL NEED TO GIVE TO OR SEND TO BY EMAIL IS COPY OF OWNERS PASSPORT, DRIVER'S LICENSE AND PROOF OF ADDRESS.

PRIOR TO YOU SIGNING THE SALES CONTRACT YOU WILL BE GIVEN THE BUDGET FOR YOUR TRUST DEED IN ENGLISH (SAMPLE PAGE 10). AMOUNT IS IN PESOS. ONCE YOU PAY THE 10% INTO ESCROW YOU WILL OWE 50% OF THE TRUST DEED BUDGETED AMOUNT TO THE NOTARIO FOR YOUR TRUST DEED WHICH TAKES 90-120 DAYS TO COMPLETE. THIS IS PAID BY WIRE TRANSFER DIRECT TO LIC. JESSICA RIEDESSER AGENT FOR NOTARY BALANCE PAID 2 WEKS PRIOR TO CLOSING. NOTARY TO EMAIL PURCHASER BALANCE AS THE EXCHANGE RATE GOES UP AND DOWN HOURLY.

ONCE THE NEW DEED IS COMPLETED IT'S SENT TO THE TRUST OFFICES OF THE BANK THAT HOLDS THE TRUST FOR THE SELLER THAT'S A 30 DAY PROCESS. ONCE HE SIGNS A LETTER THAT SAYS HE WILL RELEASE THE EXISTING TRUST WHEN THE NEW BANK TRUST IS PUT TO RECORD. THEN THE NEW TRUST DEED GOES TO THE NEW BANKS TRUST OFFICER. THIS TAKES 30 DAYS. ONCE HE AGREES TO ISSUE THE NEW TRUST DEED THE SALE CAN BE CLOSED.

WE LIKE FOR A PURCHASER(S) TO ATTEND THE ACTUAL CLOSING IN PERSON.

YOU CAN CHOOSE TO BE AT THE CLOSING OR NOT. IF NOT THE NOTARIO SENDS YOU A COUPLE OF FORMS AND INSTRUCTIONS FOR SIGNING AND GETTING CERTIFIED, THIS IS NEEDED TO BE KNOWN TO THE NOTARIO WHILE YOUR TRUST DEED IS BEING PREPARED.

WE SUGGEST PURCHASERS USE LIC. JESSICA RIEDESSER AS SHE GETS DEEDS OUT A LOT FASTER THAN OTHERS AND SHE ANSWERS ANY QUESTIONS YOU HAVE IN ENGLISH. SHE IS ACCESSIBLE WHERE AS ITS VERY DIFFICULT TO ACTUALLY GET A QUESTION ANSWERED BY MOST NOTARIES DUE TO THEM NOT SPEAKING ENGLISH. LIC. JESSICA RIEDESSER EMAIL: sharom@riedesser.com.mx TEL FROM USA/CANADA 011 52 322-221-0724.

YOUR TRUST DEED IS IN SPANISH AND AT THE CLOSING JESSICA FULLY EXPLAINS WHAT THE TRUST DEED SAYS. WE HAVE USED HER EXCLUSIVELY FOR YEARS AND YEARS. I RECEIVED NO KICK BACK. ONLY A BOX OF CANDY EACH YEAR WHICH I DON'T EAT.

FINAL PAYMENT: THE FINAL 90% PAYMENT:

THE 90% PAYMENT OWED INTO ESCROW NEEDS TO BE WIRE TRANSFERRED TO THE ESCROW ACCOUNT 2 WEEKS BEFORE CLOSING. PRIOR TO THE CLOSING THE BROKER NEEDS TO GET A LETTER FROM THE HOME OWNERS ASSOCIATION THAT THE CONDO IS PAID THRU THE CURRENT BILLING PERIOD. USUALLY 3, 4 OR 6 MONTH PERIODS. WE ALSO DELIVER TO JESSICA THE PAID ANNUAL REAL ESTATE TAX BILL. BROKER PRORATES THE REAL ESTATE TAX, H.O.A. DUES, ELECTRIC, TV SERVICE, INTERNET SERVICE AND TELEPHONE. PRORATION STATEMENT SENT TO SELLER AND PURCHASER BY EMAIL PRIOR TO THE CLOSING FOR BOTH PARTIES TO SIGN. PURCHASER CAN PAY BY CASH PESOS OR USD. THE BROKER PREPARES A LETTER TO THE ADMINISTRATOR OF THE H.O.A. THAT THE SELLER SIGNS THAT INDICATES HE/SHE HAS SOLD THE CONDO TO THE PURCHASER AS OF A CERTAIN DATE. INCLUDED IS THE PURCHASERS ADDRESS, TELEPHONE NUMBER, CELLULAR PHONE NUMBER AND EMAIL OF THE NEW OWNER. BROKER ALSO PREPARES TRANSFER LETTERS TO THE ELECTRIC COMPANY, TV SERVICE PROVIDER, TELEPHONE AND INTERNET COMPANY. TO PUT THE ELECTRIC IN THE NEW PURCHASER'S NAME WE NEED TO TAKE A PHOTOCOPY OF YOUR WHOLE PUT TO RECORD TRUST DEED AND COPY OF YOUR PASSPORT TO THE ELECTRIC COMPANY. PURCHASER IS GIVEN KEYS AT CLOSING. WE SUGGEST LOCKS CHANGED.

FROM THE DATE OF THE CLOSING TO WHEN PURCHASERS NEW BANK TRUST DEED COMES OUT OF THE HALL OF RECORDS ITS USUSALLY 4 MONTHS. PURCHASERS ARE USUALLY EMAILED BY JESSICA. YOU NEED TO PICK IT UP PERSONALLY OR SIGN A LETTER TO THE NOTARIO THAT IT'S OK FOR JESSICA TO PICK IT UP.

HOMEOWNERS INSURANCE: 99% OF CONDO OWNERS DO NOT OBTAIN BECAUSE IN MEXICO THEY DO NOT HAVE NUISANCE LAW SUITS AND BECAUSE THE BUILDINGS ARE ALL CONCRETE AND STEEL HARDLY ANYTHING BURNS. SAY YOUR CONDO IS ON THE 8TH LEVEL AND A GUEST OR TENANT LEANS AGAINST THE WROUGHT IRON RAILING AND PLUMMETS TO HIS DEATH. THE FAMILY WANTS TO SUE THE DEVELOPER, THE WROUGHT IRON RAILING COMPANY AND THE GENERAL CONTRACTOR. THEY GO TO 3 DIFFERENT LAW FIRMS AND ARE TOLD BY EACH THAT THAT TYPE LAW SUIT WILL NOT BE ACCEPTED BY THE COURT SYSTEM IN MEXICO. I HAVE STORIES ABOUT THIS SUBJECT.

MOST CONDO HOMEOWNERS ASSOCIATIONS CARRY A BLANKET INSURANCE POLICY THAT COVERS LOSS DUE TO CYCLONE, EARTHQUAKE AND LIABILITY.

IF IN THE EVENT YOU JUST WANT TO GET A HOMEOWNERS INSURANCE POLICY THEN ON A US\$300,000. CONDO WITH US\$30,000, WORTH OF FURNITURE IT'S GOING TO COST YOU ABOUT US\$900, PER YEAR. RATE WILL VARY WITH DIFFERENT AGENCIES.

- 15. DO I NEED TITLE INSURANCE: ONLY PEOPLE THAT OWN MULTI-MILLION DOLLAR VILLAS USUALLY GET TITLE INSURANCE. IF YOU OWN THRU A BANK TRUST THE BANK THAT ACCEPTED THE CONDO IS LIABLE IN CASE A DEED PROBLEM WOULD BE FOUND DOWN THE PIKE. THE NOTARIO THAT SIGNED THE TRUST DEED IS RESPONSIBLE AND THEY ARE REQUIRED TO HAVE AN ERRORS AND OMISSIONS INSURANCE POLICY.
- 16. COST OF GASOLINE: WHEN YOU CONVERT PESOS TO USD AT 20.00 PESOS PER USD AND CONVERT LITERS TO GALLONS THE PRICE PER GALLON IS ABOUT US\$4.14 PEMEX IS GOVERNMENT OWNED.

THE ELECTRIC COMPANY AND WATER COMPANY ALSO OWNED BY THE FEDERAL GOVERNMENT IN MEXICO.

MAILING ADDRESS: **BILL TAYLOR** ROYAL PACIFIC YACHT CLUB MARINA VALLARTA, PUERTO VALLARTA JALISCO, MEXICO

FROM USA/CANADA DIAL:

LOCAL TEL TEL FROM USA/CAN. : 221 0923

011-52 (322) 221 0923 **USA LINE** 1(239) 963-1902 E-MAIL bill@tristarrentals.com **WEB SITE** : www.tristarrentals.com



PURCHASE REQUEST

UNIT	S 704	DEVELO	PMENT	PORTO FINO	DATE	FEBRUARY 04, 2023			
PURCHASER	(S) <u>JO</u>	HN CRAIG SM	ITH AND I	MARY ANN SMITH					
ADDRESS:									
CITY: STATE: COUNTRY									
HOME PHONI	E#:			_ CELLULAR PHC	NE # :				
FAX # :				E-MAIL:	-				
UNIT DESCRIPTION: 2 BEDROOM 2 BATH 1494 SQ. FT. (166 M2) FURNISHED "AS IS" DELIVERY: UPON SELLERS RECEIPT OF PAYMENT IN FULL. H.O.A. DUES, ANNUAL REAL ESTATE									
						ATED AT CLOSING.			
			HONE AN		ICE PRON	ATED AT CLOSING.			
PRICE :	US\$	700,000.		<u>PAYMENT</u>					
DISCOUNT :	US\$	_	<u>US\$76</u>	<u>,000.</u> FIRST PAYME	ENT UPON	PURCHASERS RECEIPT			
SALE PRICE :	US\$ ¯	700,000.	OF SE	LLER SIGNED SALI	ES CONTR	ACT BY EMAIL. WIRE			
PAYMENT:	US\$	700,000.	TRAN	SFERRED INTO AR	MOUR SE	CURE ESCROW			
BALANCE:	US\$		ACCC	OUNT.					
	_	-	<u>US\$68</u>	<u>4,000.</u> WIRE TRAN	SFERRED	INTO ARMOUR SECURE.			
			ESCR	OW ACCOUNT 10 D	AYS BEFO	ORE THE CLOSING DATE.			
REMARKS <u></u>	JPON PUR	CHASER'S RECEI	PT OF SEL	LER SIGNED SALES C	CONTRACT E	BY SCANNED EMAIL THEY			
WILL DELIVER	TO LIC. JE	SSICA RIEDESS	ER THE TR	UST DEED APPLICAT	ION WITH	COPIES OF THE NEEDED			
DOCUMENTS P	LUS PAY T	HE 50% ADVAN	CE PAYMEI	NT REQUIRED. BALAN	NCE PAID A	T CLOSING BY WIRE			
TRANSFER. BR	OKER TO [DELIVER COPY C	F SELLER'S	S TRUST DEED TO LI	C. JESSICA	RIEDESSER. SELLER			
UNDERSTANDS	HE HAS T	O DELIVER HIS	ORIGINAL	TRUST DEED TO LIC	. JESSICA F	RIEDESSER AT CLOSING.			
JON CRAIG	CMITH			SAM RAY JON	IES				
MARY ANN	_			SAM KAT JON	iE3				
PURCHASER				SELLER		_			
PURCHASER	PURUNASER SELLER								
BILL TAYLO	BILL TAYLOR								
SALES REPRE	SENTATI	/E		BILL TAYLOR, I	BROKER				

TEL LOCAL: 2210923

FROM USA/CANADA Dial: TEL 011 52 (322) 221 0923

FAX 011 52 (322) 221 10854

8% PLUS VALUE ADDED TAX (IVA) TO BE PAID TO BILL TAYLOR REAL ESTATE'S MEXICAN CORPORATION OUT OF ESCROW AT CLOSING. SELLER AND PURCHASERS CLOSING STATEMENTS GIVEN TO SELLER AND PURCHASER BEFORE CLOSING. SELLER'S CAPITAL GAINS TAX AMOUNT TO BE SENT TO SELLER BY LIC. JESSICA RIEDESSER PRIOR TO CLOSINGS. COSTS OF PURCHASERS BANK TRUST DEED ARE

GOVERNED BY FEDERAL LAW.

LIC. FERNANDO CASTRO RUBIO

Notaria Publica No. 1 de Puerto Vallarta, Jal.

File: Ordinarias 0024,738 Date: January 2, 2024

Cient Name: Jessica Riedesser

Address: Plaza Marina No B-8 Local B-8 Fraccionamiento Marina Vallarta C.P. 48354

Responsable Attorney: Ma. Carmen Gonzalez Ornelas
Property: Porto Fino 704 \$ 760,000.00 a 18.50

 OPERATIONS
 Loan
 Appraisal Value
 Prop. Tax Value
 Operation Value

 FIDEICOMISO
 14,060,000.00
 14,060,000.00
 14,060,000.00

DESCRIPCION	PESOS
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ITEMS AMOUNT IN PESOS

TAXES

Total Taxes	s \$ 563,587.00 pesos
Public registry recording	
Property transfer tax	\$ 7,500.00
Property Tax No Debt Certificate	\$ 441,537.06
Preventive notice	\$ 160.00
Foreign Investment National Registry	\$ 7,500.00
Foreign affairs restricted zone permit	\$ 23,500.00
Copies	\$ 500.00
Certificate of freedom from liens	\$ 3,000.00
Caution notice	\$ 150.00
Bank Trust Fees	\$ 24,012.00
Appraisal	\$ 48,928.80
Applications for payment of property transfer tax	\$ 300.00
Additional pages	\$ 5,000.00
TAREO	

NOTARY FEES

Aviso al archivo	\$ 150.00
Notary Fees	\$ 94,028.30
IVA	\$ 15,068.52

Total Notary Fees \$ 109,246.82 pesos

<u>**TOTAL**</u> <u>\$ 672,834.68</u> <u>pesos</u>

\$36,369.44 USD AT 18.50 PESOS PER USD

THIS IS AN ESTIMATED WHICH MAY VARY, DEPENDING ON THE OFFICIAL CURRENCY EXCHANGE RATE, AND OTHER ITEMS, ON THE DATE OF THE DEED SIGNATURE.

CALLE RIO AMARILLO NO. 235 COLONIA RESIDENCIAL FLUVIAL VALLARTA C.P. 48312 PUERTO VALLARTA, JALISCO TEL 01(322) 221398, FAX 2225140

PROPERTY TRANSFER TAX IS A ONE TIME REAL ESTATE TAX ALSO KNOWN AS PROPERTY ACQUISITION TAX. 2020 REAL ESTATE TAX ON THIS CONDO WAS \$ 7,698.14 PESOS (US\$ 385.) THE APPRAISAL HAS TO BE DONE BY A CITY AUTHORIZED APPRAISER. BANK TRUST FEE IS A ONE TIME CHARGE BY THE BANK. EACH YEAR THERE AFTER THEY CHARGE US\$ 464. TO MANAGE THE TRUST.

NOTARY FEE: THIS FEE IS SET BY THE FEDERAL GOVERNMENT. IT'S CALCULATED ON THE SALE PRICE. DEPARTMENT OF FOREIGN AFFAIRS PERMIT IS FOR NON MEXICANS. ONE TIME FEE.

I STRONGLY SUGGEST BUYERS USE LIC. JESSICA RIEDESSER IN GETTING YOUR BANK TRUST DEED. SHE GETS PAID BY THE NOTARIO. I'VE USED HER FOR 15 YEARS. I GET NO KICK BACK. ONLY BOX OF CANDY AT CHRISTMAS THAT I DO NOT EAT.



BILL TAYLOR HAS BEEN SELLING REAL ESTATE IN MARINA VALLARTA AND ALL OVER THE BAY OF BANDERA'S SINCE DECEMBER 1988. 35 YEARS. HE GOT HIS BROKER'S LICENSE IN LEXINGTON KENTUCKY IN 1963. EDUCATED AT THE UNIVERSITY OF KENTUCKY-BUSINESS ADMINISTRATION. EXTENSIVE BUSINESS VENTURES IN KENTUCKY. RETIRED TO PUERTO VALLARTA IN OCTOBER 1988. RETIREMENT LASTED ONLY 6 WEEKS. STARTED TO WORK AS SALES MANAGER FOR THE DEVELOPER OF MARINA VALLARTA. WAS THE TOKEN GRINGO FOR THE DEVELOPMENT COMPANY THAT WAS OWNED BY A MEXICAN STEEL COMPANY 50%, CITICORP 25% AND BANK OF AMERICA 25%. 1) ESSENTIALLY THE DEVELOPER HAD A GOLD MINE BUT DID NOT KNOW HOW TO MINE THE GOLD. THE BANKS MADE AN

INFRASTRUCTURE LOAN THAT WAS TO BE PAID BACK IN 8 YEARS. THE STEEL COMPANY PAID OFF THE LOAN AND BOUGHT OUT THE BANKS STOCK IN 2.5 YEARS. SEPTEMBER 1994 FROM A DEVELOPER STAND POINT ALL THE LOTS AND DEVELOPER BUILT CONDOS, MARINA VILLAS WITH BOAT SLIPS SOLD SO BILL WENT INTO BUSINESS FOR HIMSELF. HE STARTED TRISTAR RENTALS IN 1992 AS LOT OF HIS OWNERS WANTED HIM TO PROVIDE PROPERTY MANAGEMENT SERVICES, RENTALS AND COORDINATE UPGRADES TO THEIR CONDOS. BILL WORKS FROM 9:00 AM TO 12:00 5 DAYS A WEEK NOW DAYS.

MANUFACTURERS HANOVER TRUST OUT OF NEW YORK AND FIRST NATIONAL BANK IN LOS ANGELES. THESE BANKS AT A LATER DATE BECAME PART OF BANK OF AMERICA AND CITI BANK.

NEW IMMIGRATION POLICIES: FOR A WELL WRITTEN EXPLANATION OF THE NEW IMMIGRATION POLICIES EMAIL SHAROM AT SHAROM@RIEDESSER.COM.MX FOR HER TO EMAIL YOU THEIR THREE PAGES EXPLANATION. THE DOCUMENT YOU WANT TO GET IS CALLED RESIDENTE PERMANENTE. ALL DOCUMENTS IN ONLY SPANISH.

AIRPORT INTERNATIONAL ARRIVALS PUERTO VALLARTA, 2020,2021,2022,2023 INCLUDES CHARTERS

	2021	INCREASE%	2022	INCREASE %	2023	INCREASE%	2024	INCREASE%
JANUARY	48,713	-75.68%	144,621	197 %	229,617	58%	242,352	5%
FEBRUARY	39,463	-79.97%	161,098	308%	210,269	30%		
MARCH	74,827	-22.16%	207,213	177%	225,948	9%		
APRIL	78,765	7,784.%	154,219	96%	169,480	10%		
MAY	91,425	3,871.%	122,447	34%	119,913	-2%		
JUNE	108,848	1,280.%	134,577	23%	120,625	-10%		
JULY	117,407	565.%	134,500	14%	126,625	-6%		
AUGUST	75,104	338.%	98,608	31%	88,861	-10%		
SEPTEMBER	58,714	162.%	78,925	34%	67,722	-14%		
OCTOBER	99,334	96%	104,757	5%	118,425	13%		
NOVEMBER	148,757	130%	178,936	20%	193,928	10%		
DECEMBER	185,387	134.90%	224,970	21%	257,765	14%		
TOTAL	1'126,744	2020 TO 2021	1'744,871	2021 TO 2022	1'929,178	2022 TO 2023	242,352	2023 TO 2024
		INCREASE 49.%		INCREASE 55%		INCREASE 10%		INCREASE 5%

INCLUDES NEW CHARTER FLIGHTS FROM EUROPE

AIRPORT DOMESTIC ARRIVALS PUERTO VALLARTA 2020-2023 TO DATE.

	2021	INCREASE%	2022	INCREASE%	2023	INCREASE%	2024	INCREASE%
JANUARY	43,265	-38.48%	73,539	69.97%	106,104	44%	94,835	-10%
FEBRUARY	38,036	-39.94%	72,764	91.30%	92,239	27%		
MARCH	66,058	44.22%	96,896	47%	118,596	22%		
APRIL	66,824	3,195.%	113,763	70%	129,340	14%		
MAY	77,103	2,847.%	116,148	51%	119,079	2%		
JUNE	80,266	708.%	117,378	46%	134,150	14%		
JULY	109,038	249.%	141,041	29%	152,905	8%		
AUGUST	85,391	126.%	124,664	46%	137,877	10%		
SEPTEMBER	71,196	69.%	105,611	48%	107,086	1%		
OCTOBER	89,802	81%	118,452	32%	108,236	8%		
NOVEMBER	89,553	69.47%	113,837	27%	110,379	-3%		
DECEMBER	103,544	76.48%	130,923	26%	118,445	-9%		
TOTAL	920,076	2020 TO 2021 INCREASE 97.42%	1'325,016	2021 TO 2022 INCREASE 44%	1'315,991	2022 TO 2023 INCREASE 8%	94,835	2023 TO 2024 INCREASE -10%

[•] THESE FIGURES DO NOT INCLUDE VISITORS WHO ARRIVED BY AUTO, BUS.

CAPITAL GAINS TAX IN MEXICO

YOU OWE 35 % OF THE SPREAD BETWEEN YOUR ADJUSTED FOR INFLATION PESO BASE THAT'S IN YOUR TRUST DEED AND THE PESO EQUIVALENT OF THE US DOLLAR SALE PRICE.

IF YOU HAVE A RESIDENT PERMANENT IMMIGRATION CARD, A RFC TAX IDENTIFICATION NUMBER PLUS THE LAST 6 MONTHS OF ELECTRIC BILLS INDICATE MORE THEN MINIMUM USAGE YOU CAN USUALLY SKIRT THE CAPITAL GAINS TAX AS OF THIS WRITING. YOU WOULD NEED AN ACCOUNTANT TO ELECTRONICALLY FILE A TAX RETURN EVERY 3 MONTHS. IT IS OK IF YOU SHOW NO INCOME BUT THE TAX FORM NEEDS TO BE FILED ELECTRONICALLY. AN ACCOUNTANT'S NAME AND CONTACT INFORMATION CAN BE GIVEN YOU BY LIC. SHAROM GUITRON OFFICE. SHAROM@RIEDESSER.COM.MX TEL 221 0724. SEE PAGE 1 UNDER CAPITAL GAINS TAX AS A LOT OF CHANGES RECENTLY.

A LOT OF CHANGES IN REAL ESTATE LAW WENT INTO AFFECT SEPTEMBER 17, 2013. DICTATED TO MEXICO BY THE UNITED STATES GOVERNMENT AS TO MONEY LAUNDERING. MEXICAN GOVERNMENT KNOWS IT WILL LOOSE A LOT OF CAPITAL GAINS TAXES SO THEY MADE CERTAIN LAWS THAT AFFECT US REAL ESTATE BROKERS. OUR COMMISSION HAVE TO GO INTO OUR MEXICAN CORPORATE ACCOUNT AND ARE TAXED AT 35% (CORPORATE INCOME TAX). THEN WHEN WE TAKE THE MONEY OUT AS AN INDIVIDUAL WE GET TO PAY THE GOVERNMENT ANOTHER 30% (FEDERAL PERSONAL INCOME TAX). IN THE USA WE HAVE SUB CHAPTER S CORPORATIONS THAT ALLOWED US TO ONLY PAY ONE OF THESE TAXES BUT IN MEXICO WE NEED TO PAY TWICE. WE NEED TO COLLECT THE 16% VALUE ADDED TAX ON THE COMMISSION FROM THE SELLER AND PAY TO THE GOVERNMENT ELECTRONICALLY IN 5 DAYS.

IF YOU WANT TO OBTAIN A RFC I.D. EMAIL SHAROM. IF YOU WANT TO GET A VISA TO MEXICO RATHER THAN A TOURIST VISA YOU CAN DO THAT AT THE MEXICAN CONSULATES OFFICE IN THE USA OR CANADA. YOU NEED TO GO INTO THEIR WEB SITE. YOU WILL NEED YOUR PASSPORT, PROOF OF ADDRESS IN THE USA/CANADA CAN BE ELECTRIC BILL, BANK STATEMENT NO OLDER THAN 60 DAYS. MIGHT NEED PROOF OF INCOME. IE USA TAX RETURN. IF YOU BANK STATEMENT SHOWS A NICE SIZED BALANCE I THINK THAT WILL WORK.

ONCE YOU GET THE VISA THE NEXT TIME YOU'RE IN PUERTO VALLARTA YOU GO TO IMMIGRATION AND ACTIVATE IT. THEN YOU GET YOUR RFC TAX I.D. AND THEN IN A FEW MONTHS YOU REQUEST A RESIDENT PERMANENT IMMIGRATION CARD. YOU WILL NEED RECEIPTS THAT YOUR MEXICAN ACCOUNTANT HAS ELECTRONICALLY FILED YOUR TAX RETURN ON A TIMELY BASIS FOR 6 MONTHS. PLEASE KEEP IN MIND POLICIES IN MEXICO ARE NOW CHANGING WITH THE WIND.

IT'S BEST TO EMAIL HER SHAROM@RIEDESSER.COM.MX

IF YOU WANT TO GET A POWER OF ATTORNEY AT THE SECRETARY OF STATES OFFICE IN THE STATE YOU LIVE IN YOU NEED. RECENTLY A CLIENT OF MINE HAD A NIGHT MARE SITUATION IN CALIFORNIA. BECAUSE HE WAS OVER 70 I THINK THE AGE WAS, HE HAD TO GET A LETTER FROM HIS PERSONAL DOCTOR THAT SAID HE WAS COMPETENT. HE ALSO NEEDED A TRANSLATOR AS THE DOCUMENT WAS PREPARED IN MEXICO IN ENGLISH AND SPANISH. HE DID THAT AND THEN THE TRANSLATOR WAS ASKED HOW OLD ARE YOU AND HE SAID 75. HE WAS TOLD HE NEEDED A DOCTOR LETTER AND BOTH LETTERS NEEDED TO BE NO MORE THAN 2 WEEKS OLD. APPOINTMENTS BY INTERNET ONLY AND THE WAIT TIME WAS 3 WEEKS. HE WAS TOLD HE COULD WALK IN BUT LONG LINES FOR WALK INS.

ANOTHER CLIENT OF MINE WENT INTO THE MEXICAN CONSULATES OFFICE IN DALLAS TEXAS AND TOLD THE LADY HE WANTED TO SIGN A POWER OF ATTORNEY WHICH HE HAD IN HIS HAND. THE LADY SAID "NO PERSONA IN OFICINA HABLA ENGLISH"! THAT'S RIGHT A CONSULATES OFFICE IN THE USA AND NO ONE SPOKE ENGLISH.

WHAT'S MY POINT?

MY POINT IS IF YOU WANT TO GIVE A LIMITED POWER OF ATTORNEY TO SOMEONE ON YOUR CONDO TAKE YOUR PASSPORT AND ORIGINAL TRUST DEED TO LIC. JESSICA RIEDESSER AND SHE WILL PREPARE THE DOCUMENT. YOU THEN TAKE TO A NOTARIO SAY LIC. JESUS HIGUERA IN NEPTUNE PLAZA AND HE WILL CERTIFY THE POWER OF ATTORNEY.

NOTARIO IN MEXICO IS A LICENSED ATTORNEY THAT HAS PRACTICED LAW FOR AT LEAST 15 YEARS. HE IS APPOINTED BY THE GOVERNOR FOR LIFE TO SIGN LEGAL DOCUMENTS ON BEHALF OF THE STATE AND TO RECORD THEM AT THE HALL OF RECORDS. THIS IS A BIG DEAL IN MEXICO. A LOT DIFFERENT IN THE USA. THE NOTARIO LIC. JESSICA RIEDESSER USES CAN USUALLY GET THE CAPITAL GAINS TAX REDUCED 40-45% LEGALLY.

POSTSCRIPTS

FROM MARINA VALLARTA TO GALLERIA MALL /WALMART/SAMS PAY IN PESOS

BUS \$ 10.0 PESOS (US\$.50 CENTS) UBER \$ 70. PESOS (US\$ 4.) TAXI \$ 80. PESOS (US\$ 4.50)

TO DOWN TOWN

BUS \$ 10.0 PESOS (US\$.50 CENTS) UBER \$ 150. PESOS (US\$ 8.) TAXI \$ 180. PESOS (US\$ 10.)

AT \$ 18. PESOS PER USD

THE PUERTO VALLARTA BYPASS COMPLETED. IT HAS RELIEVED TRAFFIC ON "THE" HIGHWAY". (I LIKE LIVING IN A CITY THAT HAS "ONLY ONE HIGHWAY").

PROPOSED CONSTITUTIONAL AMENDMENT DOING AWAY WITH THE BANK TRUST IN COASTAL AND BORDER AREAS.

DUE TO CONGRESS NOT CONTINUING WITH THE AMENDMENT PROCEDURE WITHIN THE NEEDED TIME FRAME THE PROPOSED AMENDMENT TO THE CONSTITUTION IS REJECTED AND IT IS THOUGHT THIS SUBJECT WILL NOT BE BROUGHT BACK UP WITHIN THE NEXT FEW YEARS. ONE THING TO REMEMBER IS IF SAY YOU OR YOUR WIFE GETS REAL SICK, YOUR INSURANCE COMPANY CANCELS YOUR POLICY AND YOU GO BROKE IF YOU OWN YOUR CONDO IN PUERTO VALLARTA THRU A BANK TRUST THE UNITED STATES GOVERNMENT OR IRS CAN NOT TAKE THE CONDO AWAY FROM YOU OR PLACE A LIEN ON THE CONDO. IF YOU OWN IN YOUR NAME DIRECT THE UNITED STATES GOVERNMENT OR IRS COULD TAKE YOUR CONDO IN MEXICO. YOUR CONDO IN PUERTO VALLARTA WOULD BE JUDGEMENT PROOF FROM THE USA.

IMMIGRATION INFORMATION

LIC. JESSICA RIEDESSER'S OFFICE IN PLAZA MARINA. AROUND BACK. EMAIL SHAROM@RIEDESSER.COM.MX TEL 322 221 0724 ASK FOR SHAROM GUITRON.

ONCE THE APPLICANT HAS THE VISA STAMPED IN THE PASSPORT, HE/SHE HAS 6 MONTHS TO TRAVEL TO MEXICO AND USE IT. THEN, WHEN TRAVEL TO MEXICO IS NECESSARY TO SHOW THE VISA AT THE BORDER AND EXPLAIN THERE HE / SHE IS HERE BECAUSE THE PROCESS OF EXCHANGE AND OBTAIN AN FMM FOR 30 DAYS. (NOT TOURIST CARD, BECAUSE THE TOURIST CARD IS VALID FOR 180 DAYS).

IF IT IS YOUR FIRST TIME TO APPLY, BECAUSE YOU WERE JUST COMING TO MEXICO AS A TOURIST, YOU HAVE TO GO TO THE NEAREST MEXICAN CONSULATE WHERE YOU LIVE, AND APPLY FOR EITHER A RESIDENTE TEMPORAL VISA OR A RESIDENTE PERMANENTE VISA. THE APPLICANT HAS TO ASK WHAT ARE THE REQUIREMENTS FOR EITHER ONE, AS THE MEXICAN CONSULAR OFFICES HAVE THEIR OWN REQUIREMENTS FOR APPLYING THE VISAS AND THE POLICIES CHANGE WITH WIND.

ONCE THEY HAVE THE VISA, THEY CAN COME TO MEXICO AND AT THE AIRPORT, THEY HAVE TO SHOW THE VISA WHICH IS STAMPED IN YOUR PASSPORT, TO THE IMMIGRATION OFFICER, WHEN YOU CHECK IN, AND HE WILL GIVE YOU A TOURIST CARD WHICH IS GOOD FOR 30 DAYS. WITH THAT TOURIST CARD, THE VISA HOLDER CAN APPLY FOR EITHER A RESIDENTE TEMPORAL OR RESIDENTE PERMANENTE, AS THE CASE MAYBE, HERE IN P.V. OR ANYWHERE ELSE IN MEXICO, AND THEY SHOULD

MAKE SURE THAT THEY HAVE TO APPLY RIGHT AWAY, OR ELSE, IF THE 30 DAY TOURIST CARD GIVEN TO THEM HAS EXPIRED, THEY CAN STILL APPLY BUT THERE ARE SO MANY REQUIREMENTS, AS IT WILL BE CALLED "REGULARIZATION".

YOU WOULD HAVE TO PAY A FINE, AND AT THE SAME TIME, MEANWHILE, THAT THE REGULARIZATION IS NOT APPROVED, YOU CANNOT GET AN EXIT PERMIT, SHOULD YOU WANT TO GO OUT OF THE COUNTRY.

TO APPLY FOR THE RESIDENTE TEMPORAL OR RESIDENTE PERMANENTE, THE REQUIREMENTS ARE:

- 1. ORIGINAL PASSPORT WITH EITHER THE RESIDENTE TEMPORAL OR RESIDENTE PERMANENTE VISA IS STAMPED.
- 2. ORIGINAL 30 DAY TOURIST CARD GIVEN AT THE AIRPORT.
- 3. RECENT TELEPHONE OR ELECTRIC BILL WHICH SHOWS THEIR ADDRESS IN P.V. OR WHERE THEY LIVE IN MEXICO. CAN NOT BE DATE MORE THAN 60 DAYS AGO.
- 4. PHOTOS (THESE CAN BE TAKEN AT FOTO MARINA IN PLAZA MARINA)
- 5. FEE VARIES IF RESIDENTE PERMANENTE- GOVT. FEE AND SHAROM'S SERVICE FEE. TOTAL IS \$ 9,713.PESOS

FOR RESIDENTE TEMPORAL...... FOR 1 YEAR--- \$3,519.PESOS

FOR 2 YEARS ---\$5,272. PESOS FOR 3 YEARS ---\$6,678. PESOS FOR 4 YEARS --\$7,914 PESOS

FOR RESIDENTE PERMANENTE \$4,289. PESOS

- * FOR RENEW SAME PRICE
- * FOR REPLACEMENT---\$ 1,083. PESOS

HISTORY

IN 1843 THE USA BOUGHT THE LAND FROM MEXICO THAT IS NOW CALIFORNIA, TEXAS, ARIZONA, COLORADO, NEW MEXICO, UTAH AND PARTS OF WYOMING, OKLAHOMA, KANSAS, NEVADA. THE USA WAGED WAR ON MEXICO IN 1846 – 1848. THE REASON WAS THE USA WANTED MORE TERRITORIES FOR SLAVERY. FAMOUS QUOTE FROM GENERAL ULYSSES S. GRANT. "THIS WAS ONE OF THE MOST UNJUST WARS EVER WAGED BY A STRONGER NATION AGAINST A WEAKER NATION".

THE UNITED STATES GOVERNMENT PAID THE THEN PRESIDENT OF MEXICO US\$ 15 MILLION DOLLARS. IT IS ALLEGED THE MONEY WENT INTO HIS POCKET AND NOT TO THE COUNTRY OF MEXICO. A LOT OF THE RICHEST FAMILIES IN MEXICO ARE DESCENDENTS OF THAT PRESIDENT. I AM TOLD.

OVERNIGHT THE 100,000 MEXICANS THAT LIVED IN THE AREA THAT WAS SOLD TO THE USA HAD NO CITIZENSHIP IN MEXICO OR THE USA.

IT IS ESTIMATED THAT THE 100,000 MEXICANS IN THAT LAND AREA IN 1843 WOULD IF COMPOUNDED UNTIL 2012 WOULD BE OVER 7 MILLION. REMEMBER YEARS AGO THE AVERAGE NUMBER OF CHILDREN A MEXICAN FAMILY HAD WAS 6-8. CURRENTLY ITS 2.5.

THEREFORE SOME PEOPLE FEEL IN THE USA LAW ABIDING MEXICANS OUGHT TO BE CUT SOME SLACK. OTHER ILLEGALS IN THE USA DO NOT HAVE THAT HISTORY.

IE HONDURAS, GUATEMALA, SAN SALVADOR



THE CRUISE SHIP TERMINAL AREA JUST COMPLETED A MAJOR UPGRADE.

TERMINAL IS 166,842 SQFT. INCLUDED IN THE PROJECT IS A 2 LEVEL PARKING GARAGE, BUS TERMINAL, WALL TO WALL SHOPS.

THE IDEA IS TO CATER TO TOURISTS AS WELL AS CRUISE SHIP PASSENGERS AND CREW.

THE IDEA IS TO GET MORE CRUISE SHIP PEOPLE TO COME HERE THE NEXT YEAR FOR A GROUND VACATION, THEN THEY BUY TIMESHARE THEN A FEW YEARS LATER A CONDO OR VILLA.

NOWHERE IN THE WORLD AT A CRUISE SHIP HARBOR ARE THERE A MAJOR AIR CONDITIONED MALL, WALMART, SAMS. A SHORT WALK ACROSS THE STREET FROM THE PORT.

FOR FIRST TIME READERS

MARINA VALLARTA IS A 555 ACRE PLANNED RESORT COMMUNITY. A LOT OF US THAT LIVE IN MARINA VALLARTA YEAR ROUND OUR LITTLE WORLD IS FROM SAMS/WALMART TO PLAZA MARINA EVERYTHING WE NEED IS IN THIS AREA. INCLUDING 3 CASINOS.

LIKE ANY SUCCESSFUL RESORT CITY WE HAVE PEAK HOUR TRAFFIC TO DEAL WITH JANUARY, FEBRUARY, MARCH AND HOLIDAYS.

THE HOTEL ASSOCIATION IN MARINA VALLARTA HAD GUESTS AS THEY WERE CHECKING OUT FILL OUT A SHORT QUESTIONNAIRE. NUMBER ONE ON THE LIST OF ANSWERING WHY THEY LIKED MARINA VALLARTA (AFTER GOOD WEATHER) WAS THEY FELT 100% SAFE WALKING AROUND MARINA VALLARTA EVEN AT NIGHT COMING BACK TO THE HOTEL FROM THE MANY RESTAURANTS AROUND THE ACTUAL MARINA. THE IDEA OF BEING ABLE TO WALK TO A NICE RESTAURANT IS AN ABSOLUTE JOY IN LIFE. THEY SAY.

ITS BEEN MY PLEASURE TO BE A PART OF THE ORDERLY DEVELOPMENT OF MARINA VALLARTA SINCE DECEMBER 23, 1988. FIRST AS SALES MANAGER FOR THE DEVELOPER (I HAD 23 MEXICAN SALES REPRESENTATIVES) UNTIL SEPTEMBER 1994 THEN I WENT INTO BUSINESS FOR MYSELF.



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