



What is it about?

Gutierrez Group's Private Mortgage Loans offer investors the opportunity to participate in a growing industry that is disregarded by local banks: lending money to foreigners buying and/or developing real estate in Colombia.

In Colombia, foreigners can't borrow funds from local banks until they achieve local credit history, which might take up to 2 years. Despite any type of credit score abroad, their lack of local financial history makes them unacceptable for banks. This opens an immense opportunity for investors willing to diversify into a secure industry while obtaining attractive returns that exceed those from owning and renting real estate.

Gutierrez Group offers the opportunity to become a private mortgage lender by operating as a mortgage broker, matching a single investor (creditor) to a single borrower (debtor).

Loans are placed using loan-to-value ratios of no more than 70% and collateralized against highly marketable properties. The term, usually no greater than 5 years, is for parties to define. Amortization of principal and interests can be set to take place on monthly, quarterly, yearly or balloon payment as they are for parties to negotiate. In average, investors may expect annual net returns of 8% to 11%.



**MORTGAGE
LOANS**
By Gutierrez Group

Why?

There is a growing need that no bank is catering. Tourism and foreign investment are increasing every year and investors often require leverage for their real estate purchases / developments.

Perfect opportunity to obtain a source of cash-flow leveraged against a hard asset while assuming a low level of risk.

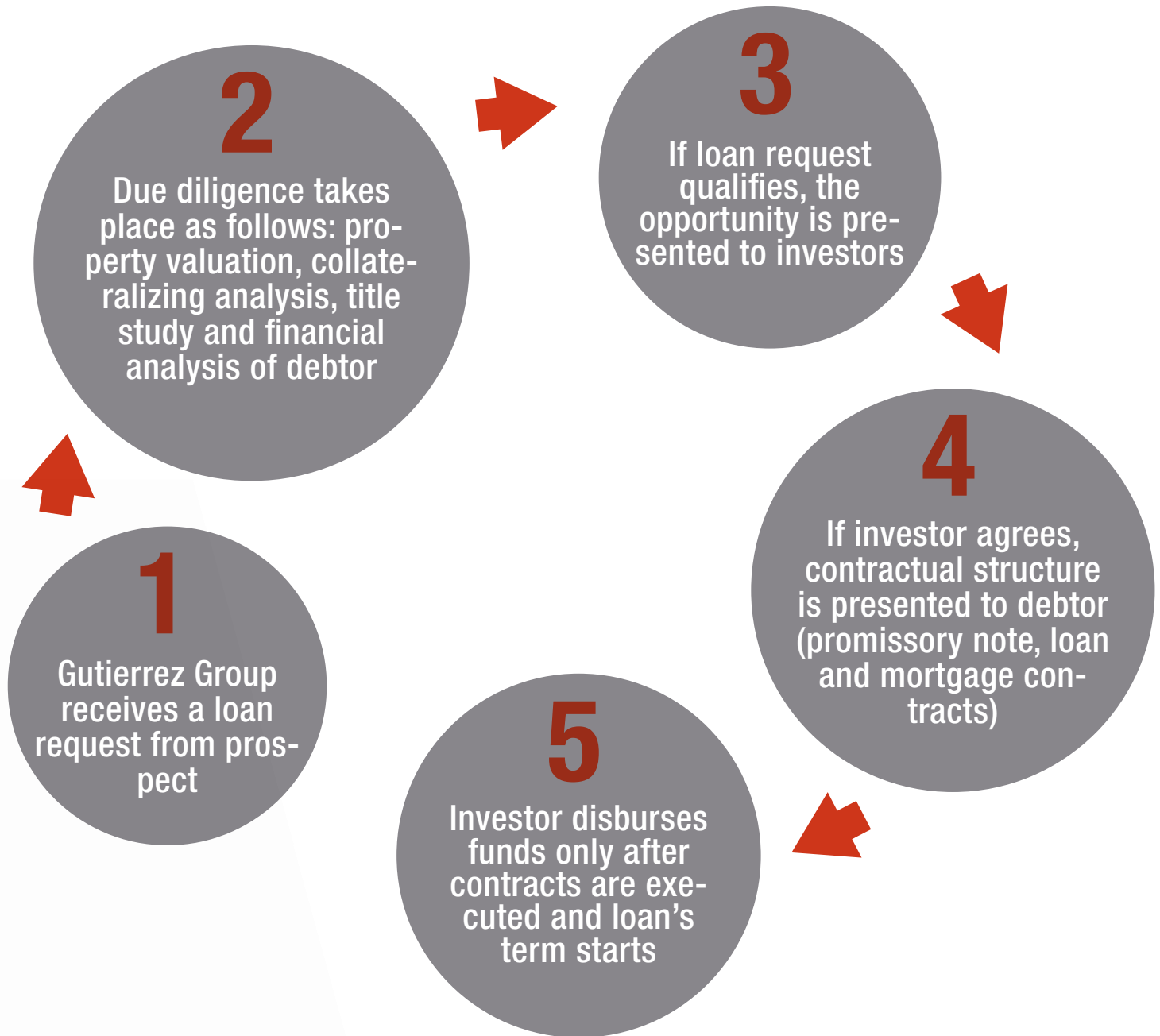
This investment allows for further diversification of a real estate portfolio by asset type, country, and currency, as investor may decide to receive his monthly payments either in USD or Colombian pesos.

Completely turnkey. Investors receive a permanent stream of monthly income without the administrative hassle arising from owning rental property.



How?

Placing a private mortgage loan implies a simple multi-step process:

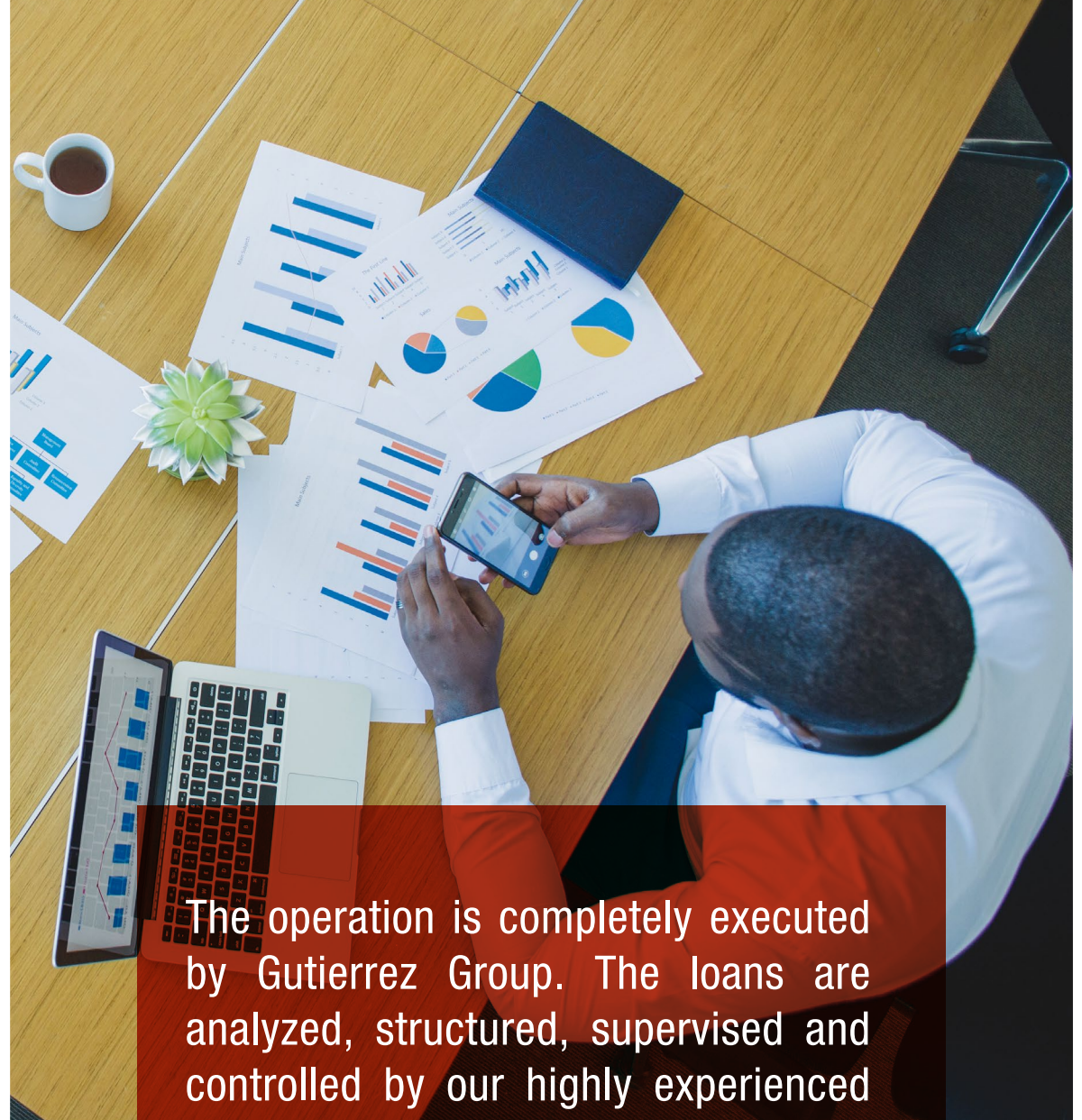




Mortgage
L E N D I N G



Who is looking after the investment?



The operation is completely executed by Gutierrez Group. The loans are analyzed, structured, supervised and controlled by our highly experienced team of lawyers, property valuers, and financial specialists, a team with over 10 years of experience on the field.

Getting Started

We will be by your side during the whole process

- 01 Get in touch with your preferred Gutierrez Group advisor
- 02 Complete our Know Your Client form [here](#)
- 03 You will need an account of your own in Colombia. If you don't have one yet we will help you open it. It's simple, free and only takes a few days
- 04 Transfer funds into your own account, convert them into Colombian Pesos, and forward funds to us upon signature of investment agreement



🏠 Calle 7 Sur No. 42-70 Of. 209
Edificio Forum. Medellin, Colombia

☎ (+57-4) 322 8898

✉ contact@gutierrezgroup.com.co

www.gutierrezgroup.com.co