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Consumer Resource Guide

GLOBAL PROPERTY RESOURCE KIT




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A letter from our Chairman and CEO
Michael K. Cobb



**Delivering Inspired Lifestyles
 In The Tropics
 For Adventurous Souls**

Dear Fellow Traveler,

Congratulations. You are embarking on a fabulous adventure. This should be exciting and fun - if you keep your wits about you and remember just three simple steps.

You are pursuing a home or investment property ownership overseas. Your vision for international diversification is prudent in these exciting and challenging times. You are wise to be exploring and expanding your horizons outside of North America.

There are so many excellent reasons to be looking globally. The key to making it happen is to take action. "Action is the true measure of intelligence," Napoleon Hill frequently said. And he's right. Nothing happens until you do something.

But please, "Measure twice. Cut once," to use an old carpenter's saying. Or as I like to say, "We don't know what we don't know."

Think about that again. Because we can't know what we don't know.

I have created this **Consumer Resource Guide to Investing in Property Overseas**. This is a resource that you'll want to keep close at hand and reference often during your purchase process.

With more than 26 years of experience in the world of overseas real estate and finance, I've made a

ton of mistakes along the way. You don't have to. This guide is the distillate of my hard-earned experience, right here in just a few short pages. Use it.

You may have heard that once you leave North America, it's "Buyer Beware." The customary rules and regulations that you've become used to at home don't always exist in other regions of the world.

It's up to you, the buyer, to do your due diligence, to ask the right questions, and to be aware of what you are investing in. Take the time to learn how to efficiently and effectively evaluate a property or home overseas. It's a significant investment in your future and happiness. Find a developer that is reliable and already delivering on those promises he made. You'll be glad you did.

Because you are planning a property purchase overseas, this resource guide will become your immediate go-to reference during the process of evaluating real estate opportunities.

You already know about the enchanting quality of life experience waiting for you overseas. It's fantastic. Let me assure you. I have been living it every day for more than 2 decades now. You will absolutely enjoy your new home and perhaps even your "Golden Years" in a fashion most folks never consider possible.

Be sure to check out the "**Are You Ready to Live Overseas**" tool on the following page. It's fun and incredibly accurate. This is a set of tools to help you do better and do more.

Imagine the years of fun you'll have with the kids and grandkids, enjoying year-round warm weather, swimming in the ocean, beach combing for shells, teaching them how to ride a horse, gardening, snorkeling, sailing, golfing, fishing, exploring 400-year-old cities, hiking in the rain forest, or just kicking back and reading Dr. Seuss to them under the shade of a palm tree.

The choices are nearly boundless, and the opportunity to create a unique and exciting set of memories for your family will become part of your legacy gift to them. It can be a gift that they will tell their kids and grandkids about too. My advice is to pursue your dreams, but keep both eyes open and your brain turned on. Be smart about the decisions you make, but please take action and do something. The fun only starts once you do.

Lastly, be in touch. I hope to meet you during your travels south of the border and hear your success story. If we can be of any assistance with your planning, reach out. We are here for you, and have many other complimentary resources we can offer you as well.

Enjoy the Adventure!



Michael K. Cobb
 Chairman and CEO
 ECI Development, Ltd

Are You Ready to Live Overseas?

Take this quick quiz to rate your ability to manage and adapt to a foreign country. Ask your significant other to take this quiz separately. Be honest! The results may surprise you.

- Are you usually one of the first to try new things, new foods, and new experiences?
- Are you able to relax, willing to adapt to a slower, easier going pace?
- Are you a self-starter who doesn't wait for someone else to get things done?
- Are you willing to learn the basic phrases of a new language?
- Do you make new friends easily?
- Are you an optimistic/glass half-full kind of person?
- Are you financially secure enough that you do not need to work?
- Are you open to new adventures and new activities?
- Do you have a hobby or interest you really want to pursue?

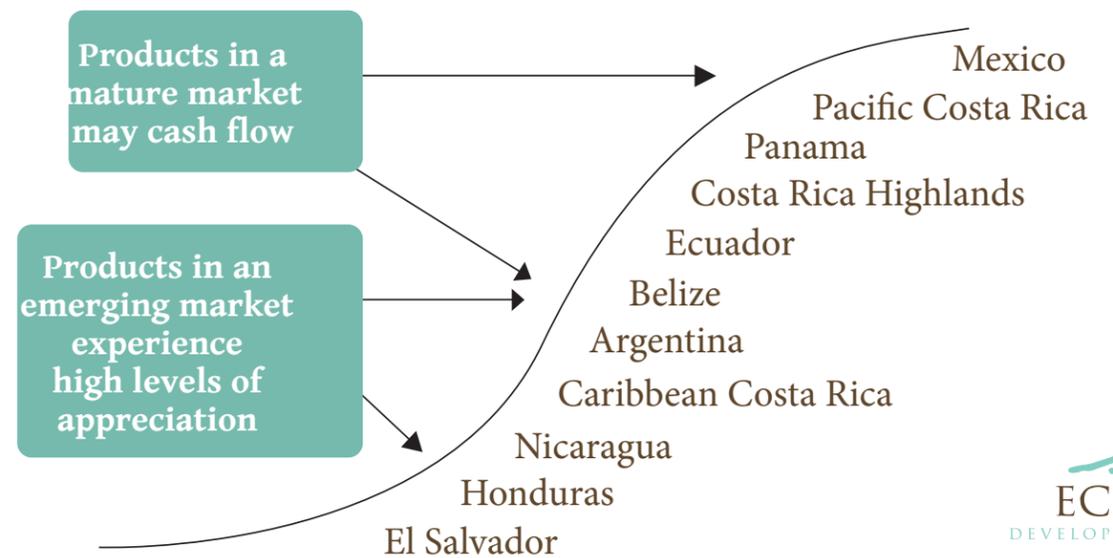
- Are you comfortable being a "visible minority" in a new country?
- Are you easy-going enough to deal with long lines or bureaucratic delays?
- Are you genuinely interested in getting involved in a new community, join clubs & activities?
- When faced with problems, are you creative in figuring out how to get things done?
- Do you respect different cultures and realize that you are moving to their country?
- Are you healthy enough—mentally and physically—that you do not need constant medical attention?

Total points

- 1 point** No, below average
- 2 points** Sometimes, average
- 3 points** Yes, above average

Add up your scores & consult the evaluation guide at the end of this document.

Investment/Return Curve



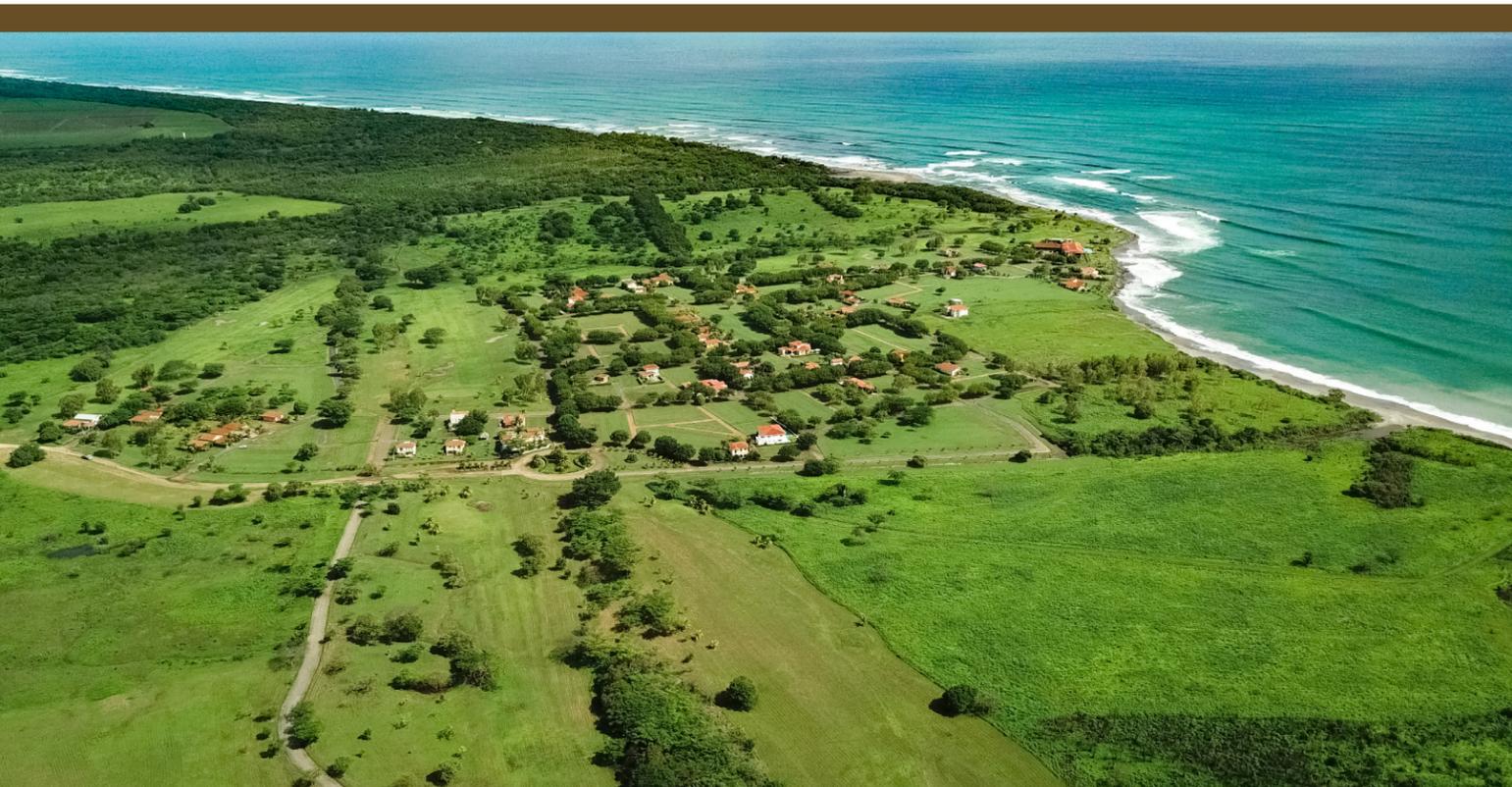
The Investment/Return Curve above shows various markets in Latin America along a curve of expected Return on Investment (ROI) for either cash flow or appreciation of the asset over time. Aligning your investment goals with the country or region that will produce what you hope to achieve is critical. The placement of countries and regions along the curve is based on Michael K. Cobb's Popularity Curve, determined by a destination's popularity among North American honeymooners. This statistic has proven to be an accurate barometer of a location's expected cash flow and appreciation potential.

On one end of the curve, the Pacific coast of Costa Rica enjoys great popularity among honeymooners and vacationers. One could expect cash flow in that market, with a corresponding higher price of entry.

Property in Nicaragua, at an earlier stage on the curve, has great potential for appreciation as the market develops with limited but growing cash flow opportunities. If you'll look toward the middle of the curve, you will see Belize, which is in the unique position of still having great room for appreciation, while also providing strong present-day cash flow.

The Investment ROI Curve is a great way to visualize your own interests when looking at property overseas, and helps investors better position their investment dollars to achieve the kind of ROI they expect and desire.

What Makes a Great Company?



How many more retirees will consider the option of a life outside North America? Will they buy? Will they rent? Who is going to be their landlord? Who will sell them the home or condo that they will buy? Why not you?

For the savvy investor, it always comes down to the basics of supply and demand. Companies which supply a product that people want and need, earn a profit for serving consumers. Great companies always focus on these basics and over the long term do very, very well. Imagine owning

a business in Latin America serving these retirees as they come south of the border looking for a new home with all the comforts of “back home.” The great companies who served the Baby Boomers well in the past 60 years have enjoyed phenomenal success. The Chrysler mini-van is a super example of a product that fits the specific Baby Boomer need at the point they had kids to haul around. Do you think forward looking companies will make a nice return as millions of these same Boomers look for a retirement south of the border? Retirement is simply the next Boomer stage and investors who

position themselves to serve these consumers will do very well.

An Ernst & Young report shines light on the uncertainty many retirees face right now. It is the threat of living longer than their retirement savings last. This will certainly have more folks looking south of the border for the high quality, affordable retirement that they’ve always dreamed of. (If you’d like a copy of the E&Y study, let us know and we’ll send it to you.)

The major appeal for retirees looking south of the border is living in a country where a one-hour massage costs a mere \$10.00, a full-time maid is less than \$150 per month, a nice steak is less than \$2.00 per pound, and a movie with popcorn for two is less than \$8.00. Lower costs for the basics and even luxuries translate into an affordable, high quality of life.

Smart, forward looking investors will put themselves in the path of progress in the same way that Levi Strauss built hardware stores to serve the gold miners. More and more people will hear about the golden life south of the border and they will want to have it for themselves too. Old Levi ran a boring business of selling shovels, boots, and jeans. Boring, but exceptionally profitable. He served the needs of consumers and he got there first. You can too.

You may already recognize the incredible opportunities outside North America. If so, you are ahead of the curve and have a huge advantage. By being part of a business that will serve these arriving consumers, you can, just like Levi Strauss, provide something that is desperately desired and earn a nice profit as well.





ECI Development

Creating Community South of The Border

Some of the most successful developers in North America shared a powerful vision. They wanted to provide real community, and then let the client decide what part of the United States they liked best. These companies developed resort communities in the deserts of Arizona, along the coasts of Florida and California, and in the piedmont of the east. They knew how to build the services and amenities that everyone desired. They then offered clients the option to choose what type of climate and environment suited their needs and wants best. Their success has been unparalleled in the industry.

ECI Development is taking this concept one step further by serving the millions of clients right now searching for home and vacation property ownership options in Latin America. This is an already large market and it is growing quickly. These clients know that living south of the border can provide an enhanced quality of life, for far less money. As long as the developer meets certain standards.

North American consumers take for granted the basic comforts of reliable electricity, excellent water pressure, high-speed bandwidth for internet, access to top notch medical care, and quality construction. In Latin America, many developers fail to provide even these basic services. The vast majority of projects in the region are one country, one location. They are often little more than a collection of lots with limited infrastructure. Most have few or no homes and residential product in place. These ghost towns are likely to remain just that.

Today's clients want activities, neighbors, and community, something these projects cannot offer. ECI is unique because it delivers the excellent infrastructure needed for a high quality of life experience. Significant dollars are invested up front for amenities like golf, tennis, and health facilities. Build requirements ensure that community happens quickly. Community is the secret sauce for fun and a high quality of life.

Furthermore, ECI provides real choice where it matters, in location and climate selection. This is accomplished by developing properties in the various geographies of the region. Owners can choose from a home along the Pacific or Caribbean coasts, in the cool tropical mountains, or in the arid, high deserts of South America.

To learn more about ECI Development, its team, history, and various resort communities, contact us at info@ecidevelopment.com. We stand up to the 15 questions very well, so ask. In the end, it's you who we need to please, our new property owners, neighbors, and friends.

Invest In Your Future

IN LATIN AMERICA



If you want to learn more about overseas investments and doing your due diligence, email us at info@ECIDevelopment.com or scan the QR code to download the full version of this document.



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