

Retiring in Costa Rica

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**the Undiscovered
Secret Tropical Paradise**

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A Special Report by Randy Berg

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ABOUT THE AUTHORS

A Personal Message from Randy & Rhonda Berg



Rhonda and I retired to Costa Rica over 8 years ago. We did so because it beat the heck out of spending afternoons in Minnesota shoveling snow and cruising the aisles at Wal-Mart.

We wanted to stretch our retirement dollars and maybe find a little adventure...and what we have found here in Costa Rica has far exceeded our hopes and dreams.

By circumstance, serendipity and to some degree maybe by accident, we began a company to communicate to others the mistakes we made when buying land, homes and building in Costa Rica. The end result of our journey has been nothing short of satisfying and mind boggling.

We truly believe that our family run company, which has grown geometrically since its inception, has something to offer almost everyone who is considering a change for the better and a promise of a wholesome and relaxing future by exploring the benefits of land and home ownership in Costa Rica...

Whether you desire property, education, or simply a pathway to a less stressed life, take a look at this material, and let us know how we can help you fulfill your dreams.

Always Follow Your Dreams...

Randy & Rhonda

Owners ... CR-Home

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CHAPTER I

An Overview Of Costa Rica From A Different Perspective

THANK YOU FOR REQUESTING
THIS SPECIAL REPORT!



You Are About To Discover One Of The Most Closely Guarded Tropical Paradise Secrets That Exist In The Western Hemisphere... And Possibly In the World...

This report aims to expose you to Costa Rica Real Estate and what it can do to help you realize some of your most heartfelt dreams with respect to experiencing a wonderful and relaxing lifestyle within a breathtaking environment.

Some people talk about Costa Rica and all of its sunshine and tropical pleasures as if it were an alluring dream that can only be experienced by the rich and the privileged. **It is important to understand, that this perception of Costa Rica is only a**

facade as this lifestyle can be experienced by practically anyone who desires it...

As if that's not enough, many people rave on and on about the country's beauty... and natural **wonders**, but sometimes forget to mention the things that truly make Costa Rica a unique and logical choice to escape today's crazy world and surround yourself **with beauty, relaxation and peace.**

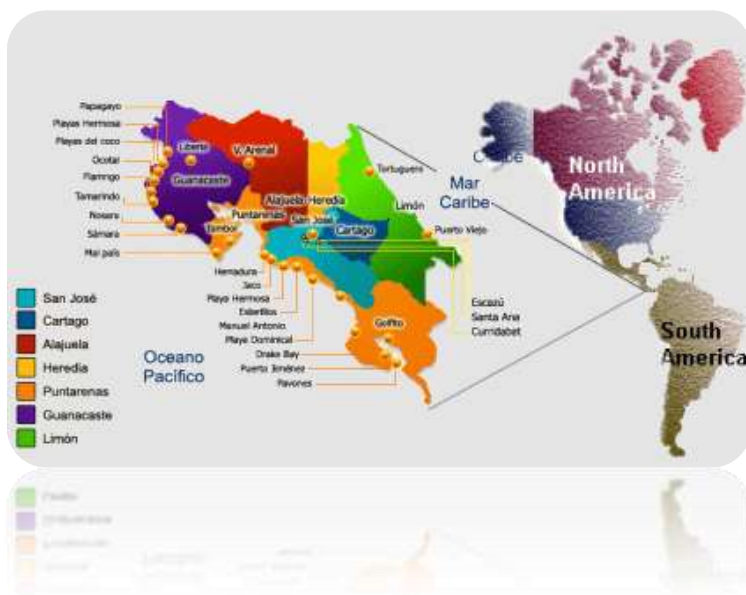
In addition, here's some great news for you... Within this special report, I hope to debunk the myths of Costa Rica Real Estate and reveal the reality of the wonders of Costa Rica and how **You** can benefit from exploring this tropical paradise as a getaway haven for your family and loved ones.

Costa Rica is tiny... in size and in population... yet it typically makes one of the most dramatic impressions on "tourists" that any destination can deliver. **Why?** Just read on...hang on to your seat and see for yourself.

In Fact, did you know that more people who visit Costa Rica come back a second, third, and even more often... than any other destination in the world?

The country is located on the Central American peninsula with the Caribbean to the East and the Pacific to the West. Even though it only takes 3 or 4 hours to travel across the country, your journey can be filled with eye wondering delight, as Costa Rica has nearly 20 national parks, 8 biological reserves, and many protected natural and wildlife areas.

Believe it or not, whether you want to white-water raft, golf, fish, ride horses, bungee-jump, SCUBA dive, or just spend the day on the beach, Costa Rica has it all!



Your time in Costa Rica can be filled with adventures that include exotic jungles, majestic mountains and of course white pristine sandy beaches...

However there's even more to consider when contemplating Costa Rica as a **"tropical paradise escape..."**

It's the culture....

Spanish is its primary language because Christopher Columbus brought Spain's influence to Costa Rica in 1502.

Descendants of Nicaragua and Jamaica have called Costa Rica home for hundreds of years. The variety of cultural influences is felt in the humanitarian attitude of this neutral country, as well as its progressive nature that is truly something to experience.

Even though Costa Rica only accounts for .03% of Earth's surface, it proudly holds more than 6% of the entire world's biodiversity!

That means that there are numerous species of plants, animals, and mammals for you to enjoy...



Consider this - there are over 1,300 species of Orchids in Costa Rica!

You can experience dolphins up close, the very same day you take in a Costa Rican jungle tour!

Costa Rica combines its progressive conservation of more than 26% of its land and its bio-diversity, is the fact that it abounds with renewable energy and production of its own electricity.

Some foresee that Costa Rica will be able to export its renewable energy to other countries in the not too distant future.

You'll also be glad to know, that there are several large American companies with a presence in Costa Rica due to the positive relations that exist between the U.S. and the longstanding democratic republic government that was **one of**

the first established in all of Latin America. When looking into Costa Rica as a getaway haven, you should definitely consider the fact that Costa Rica is a neutral country... eliminating concerns that are associated with countries of a different status.

Although neutral, Costa Rica is widely respected for its efforts and successes with the environment, humanitarian rights, and peaceful resolution of conflicts.

Costa Rica has made tremendous strides and progression with very positive results in these areas. Stated a little differently, don't just think of it as a great country for bananas, pineapples, and coffee....think **of it as one of the best kept secrets in the world today!**

CHAPTER II

Cost Rica Tropical Real Estate - Unraveling The Mystery

**REVEALING THE
FACTS, AND WHAT
THEY MEAN TO YOU?**



Yes it's true... the beauty of Costa Rica, the diversity, the people ... and in reality, the opportunities are but a small part of why so many different types of people from all over the world keep coming back to this tropical paradise repeatedly.

As a matter of fact, did you know that in August 2010 an airline and three hotel businesses based in Costa Rica won 11 honorable mentions in the Conde Nast World Savers Awards, which honored 32 tourism businesses from different countries committed to sustainability?

The number of acknowledgements turned Costa Rica into the most highly decorated tourism destination that year, in the entire world...

I can recall ten years ago when my wife and I first started considering Costa Rica as a possible retirement destination... there simply wasn't much information available on the subject.

That was a significant challenge, not to mention, websites were few and far between and there were only a few books available on this specific subject.

Here's something that's important for you to know... we were adamant about finding information concerning Costa Rica & Real Estate opportunities so we devoured the few books that were available on the topic. We also tried calling realtors, owners of websites, just about anyone we could find, but **no one returned our calls and frankly...**

We Felt Lost...

Luckily for you, that was then...

It's quite different now. Websites are readily accessible today. There are web videos, many books... including a variety of assorted media on Costa Rica, therefore in today's world; there is definitely no shortage of information.

But there is one thing you should know... and let me give you the benefit of what I learned the hard way...

In spite of this vast array of information, the fact is, even today, there is still a void with respect to a "realistic" expectation on the subject of Costa Rican Real Estate. And it is especially true for those who want a tropical getaway, that's located in an exquisite retirement location, and better still...a pathway to a new way of living that is realistic from a financial perspective.

"Ok...I Know What You're Thinking... So What Are The Challenges Today?"

Let's suppose, you are in a country with two distinct cultural groups...namely the "Tico" or native Costa Rican and the "Gringo" aka everyone else meaning literally Americans, Canadians, Germans, British,...EVERYONE ELSE that is not native to Costa Rica. These are local terms that native Costa Ricans use to refer to these specific groups of inhabitants here in Costa Rica.

Surprisingly, if you read and research the topic of Costa Rican Real Estate, you will uncover inconsistencies and conflicting

information as well as varied opinions about almost every aspect of this topic.

The bottom line...

You can find all types of different plots of real estate including elaborate homes as well as highly affordable casitas...many that are being advertised across a wide variety of price points. Even with the variety of lush property available, and the "supposed" relevant information that's available, it's still very easy to become frustrated and totally confused when pursuing the property acquisition processes in Costa Rica.

The fact is, there is very little governmental oversight with respect to most real estate transactions in Costa Rica. This leads to the widespread and benign acceptance of the old business adage that states:

"LET THE BUYER BEWARE"

Why do I say this?

Once again, it's all about money. The government here simply does not have the financial resources to protect everyone.

Simply stated, understanding **this key point is the first step to enlightenment regarding how the real estate system truly works in Costa Rica.**

The natives of Costa Rica have specific ways of conducting business, be it selling a car, buying lunch or even participating in a real estate transaction especially with respect to non Costa Ricans. You see, most Costa Ricans (at least in their minds) think that non-Costa Ricans are rich...very rich and many Ticos (the term used to identify native Costa Ricans here) desperately want some of that perceived money.

Get this: People in Costa Rica are by nature, passive aggressive, or at least that's how it appears on the surface, but that borders on hyperbole simply because they don't know any better with respect to business activities...it is cultural.

For The Tico...It's Really A Matter Of Survival In A Country That Is Somewhat Impoverished...

In short, if you know this, you will understand that you need to balance the virtues of persistence with deliberate patience...

- 1- Can you truly live a full life on a budget as small as just \$1000/month (including building a very nice home in the mountains or beachfront for only \$65,000...)?**

Sure you can, it's a part of gaining a clearer understanding about living here in Costa Rica.

Specifically however, you'll need to be patient, as I have had to learn the hard way-Know this, the Ticos that you encounter...may be gentle but are still motivated by the need to provide for their family. This means that you, the foreign investor begins to resemble a convenient "meal ticket".

- 2- Will you need patience and a gentle hand with governmental agencies that cause needless "red tape" and/or delays regarding permits, and other documents?**

Will there be instances of banking confusion or document demands that seem to surface out of "thin air"? Sure but they can be addressed easily though **the eyes of someone that has done it.**

Hopefully, this gives you a little insight as to the business climate of Costa Rica.

My point is this... **proceeding by way of trial and error has the potential to foster major frustrations and the real possibility of getting ripped off (more than once in some instances).**

This can be a very real concern unless you really know what you're doing; lucky for you... it doesn't have to be...

HERE'S THE GOOD NEWS...

My business viewpoint about this incredible country, both from a blended Tico and Gringo perspective is based on **my trials, tribulations and successes.** In the last 8 years, as documented by many achievements along the way (including most recently, securing all necessary permits to develop a pristine titled beachfront parcel of land); **I have managed to circumvent all obstacles.**

The reality is this... everyone, both native bureaucrats and the "so called real estate development experts" in Costa Rica once told me...

“It Can Not Be Done Because Everyone Knows that it is Protected Wetlands... and That is Why No One has Built Here Before.”

Here’s the truth... By applying due diligence and spending literally hundreds of hours reading literally ALL documentation pertaining to this land... we learned that **IT COULD BE DONE.**

And through persistence, and simple “bullheadedness” we obtained the permits that no one thought we could do... and that no one had done for the past twenty years!

The Truth Is... the assertions, rumors and innuendos that we had heard... were just that. While we definitely experienced frustration and anxiety during the entire process, we prevailed when everyone else had given up.

As long as you have the experience needed... OR Access to IT...nearly everything is possible... **I did it and SO CAN YOU!**

MY JOB IS TO MAKE SURE YOU DON'T FALL WHILE LEARNING...

What's the payoff?

A life of joy that really is much less complicated and downright peaceful in all regards.

I know...Rhonda and I live it every single day here in this majestic paradise...and YOU can too!

CHAPTER III

Who Is Randy Berg and Why Should You Listen To Him?

INEVITABLY, I'M SURE YOU'RE GOING TO ASK THE QUESTION, "WHO IS THIS RANDY BERG?" OR MAYBE, "DOES HE REALLY KNOW WHAT HE'S TALKING ABOUT?"



In short, Randy is "THE" expert for all matters and objectives concerning Costa Rica Real Estate...

Whether you're considering a vacation home, second home or even if a complete retirement relocation to Costa Rica. It certainly helps to have immediate access to insightful information from someone who's done it. That being said... here are a few additional business accomplishments about Randy that may further pique your interest...

Randy started his journey toward business success a long time ago. These seeds of affirmation were planted in Minnesota where Randy grew-up and graduated from Gustavious

Adolphus College and further continued post graduate studies at the University of Minnesota.

But even more importantly, he took the virtues of his Midwestern upbringing as the foundation for his business odyssey...namely, always doing what's right no matter how difficult...using setbacks as a learning opportunity to grow and most of all, letting honesty and treating people with respect guide him in business and his life.

Upon graduation, Randy worked for a major Fortune 500 Minneapolis-based corporation where he quickly went from an entry level export sales administrator there to export sales manager for the European Division of an international import/export company. Later he shifted gears, and moved forward as an investment director at Dean Whitter and Co. focusing in the areas of commodities, options, CBOT transactions and securities.

From there his business journey took a different direction as he founded "Intermountain Mining Company", took it public while serving as CEO and Chairman. He then served as President for two public traded companies on the Vancouver Stock Exchange.

As his business journey evolved, he founded CopyXPress, a successful Midwestern retail printing/copy company. Later CopyXPress merged with a larger retail chain. Randy was also successful in raising venture capital for mid-market companies. In 2002 he and Rhonda retired and moved to Costa Rica.

Notice the business acumen or "bigger picture" concerning Randy Berg?

Randy has always tried to apply past experiences to the very different actions necessary for success in Costa Rica... whether they be export/import, securities experience, venture funding, or even running a retail business. The success of the past have become the building blocks to success today.

From building a retirement dream home for him and Rhonda the right way as a "Gringo" in a country of "Ticos"...while along the way...learning through trial, tribulation and substantial accomplishments...Randy came to appreciate very clearly...that Costa Rica is indeed that special place to experience a "pura vida"...a complete and peaceful life.

CR-Home is the culmination of all that he knows about Costa Rica from living there for the past 8 years...as a devoted family man, accomplished real estate developer and business owner.

Retirement was simply not a viable option for Randy. This became crystal clear after visiting Costa Rica while on vacation that he and Rhonda would use that visit to springboard the research needed to explore Costa Rica as a real alternative. The possibility of escaping the hustle and bustle of urban life was simply too alluring. Boldly and with the anticipation that accompanies any new and unknown pursuit, he decided to take the plunge, a decision that would set the direction of the rest of his life.

After arriving in Costa Rica, he discovered a void in the quantity and quality of information available for those who were considering relocating or purchasing vacation property In Costa Rica. His real Costa Rica real estate journey was about to take root.

While building his first home in Costa Rica he decided to create a web site that conveyed his experiences. Surprisingly, his ideas begin to flourish as many people began using CR-Home.com as a source of "practical" information about Costa Rica real estate and affordable vacation homes.

THIS PUBLICITY SOON CAUGHT THE EYE OF MAJOR MEDIA OUTLETS INCLUDING INVESTOR'S BUSINESS DAILY AND NEWSWEEK MAGAZINE

Randy's Costa Rica real estate pursuits grew quickly, as he expected, he made several mistakes via the "the school of hard knocks". He literally used his own experience as somewhat of a testing platform as he pursued real estate and construction opportunities in Costa Rica.

Eventually, Randy started building homes for resale, in addition to the design and construction of residential developments on carefully selected parcels of pristine land.

The bureaucracies of the small country were many, but Randy pressed on... in addition, the legal system, the banking system, and the need to effectively gain an understanding of the local culture were all challenges that also had to be faced head on.

Randy has often reflected upon one of the most common questions that people ask him, "How much have you actually spent to obtain a solid education on Costa Rica real estate?"

In response he smiles and states, "enough to shock you..." Once after totaling the cost, he stated, "I almost cried!"

As this process unfolded many of the questionable practices of local attorneys, contractors, builders and accountants begin to reveal themselves. He noted these practices and focused on ways to circumvent them.

After lots of trial and error, things began to fall in place.

Today Randy Berg is regarded as one of the world's foremost authorities with respect to Costa Rica real estate.

THE GOOD NEWS IS THIS...

Today Randy and his team, have helped many people realize the dream of affordable living in paradise. He remains committed to this very ideal.

Randy summarizes his experiences and philosophy in his own words:

"The simple things are still important here in Costa Rica... family still takes precedence; a handshake is more binding than paying three attorneys; the trip and discoveries along the way were more important than actually "getting there" on time; children are cherished above all and jobs are not the most important things in life."

CHAPTER IV

10 Tantalizing Facts About Costa Rica That Will Leave You Breathless

THOUGH THIS SPECIAL REPORT FOCUSES ON COSTA RICA REAL ESTATE, THERE IS FAR MORE TO ENJOY IN THIS MAJESTIC COUNTRY. THIS CHAPTER WILL GIVE YOU A "SNEAK PEAK" OF A FEW OF THE LITTLE KNOWN FACTS ABOUT COSTA RICA.



Literally meaning 'rich coast' in Spanish, Costa Rica has a wealth of natural diversity, wildlife, and many eye opening wonders, making it one of the most interesting and diverse places on earth.

Rainforests, mangrove swamps, cloud forests, beaches, coral reefs and a plethora of plant and animal life make this tiny Latin American country the place to be, especially if you are an avid nature lover or naturalist.

1. At the moment there are 12 ecosystems in the country including, tropical wetlands, primary dry forests and tidal mangrove swamps. Costa Rica is also home to a number of rare and endangered



plant and animal species as well. Leatherback, hawksbill, olive ridley and green sea turtles, resplendent quetzals, fer-de-lance vipers, scarlet macaws and the West Indian manatee are just some of the many wildlife species here that are in danger of dying out. But in Costa Rica they are protected to not only survive but much more importantly...to thrive.

2. Known as 'playas' in Spanish, the beaches of Costa Rica are often referred to as the most idyllic and beautiful in the world. With a coastline that stretches over 1800 km (1100 miles), Costa Rica is home to a multitude of amazingly breathtaking beaches. From rocky shores to gorgeous palm tree lined soft waterfront beaches, Costa Rica's fantastic coast offers something for everyone. Golden sand beaches, gray sand beaches, black sand beaches, and pink sand beaches can be found dotted all along Costa Rica's lush coastal plains, making this country a truly spectacular beach destination.



3. Bounded on the east by the Caribbean Sea and on the west by the Pacific Ocean, 65% of Costa Rica's borderline is a coastal beltway. And since most of

these areas have a sparse population, the beaches here offer plenty of privacy and seclusion for a tranquil and relaxing vacation.

4. With over 615 wildlife species per 3800 sq miles, Costa Rica sits atop of the list as the most bio-diverse region of the world. Home to an incredible profusion of exotic and tropical flora and fauna, this tiny Latin American country is the habitat of 12 key ecological zones. With an estimated 6% of the world's biodiversity found here, it is no wonder that Costa Rica is often referred to as 'the living Eden' by many scientists and naturalists from all across the globe



5. Home to a staggering 10,000 species of plants and trees, Costa Rica is also the home of over 850 indigenous and migrant birds, 205 species of mammals, 160 species of amphibians and around 1,013 species of fresh and saltwater fish.. This diversity and richness of nature and wildlife makes Costa Rica a truly natural paradise.



6. Part of the Pacific Ring Fire Circle, Costa Rica has over 200 identifiable volcanic formations dating back



over 65 million years. Today, however, only 100 or so show any signs of volcanic activity, while just five are classified as active volcanoes. Most of the volcanoes in Costa Rica lie in the northern part of the country and in the Central Highlands.

Considered to be among Costa Rica's top tourist attractions as they captivate the attention of both tourists and scientists from all over the world, these volcanoes are a key part of this country's spectacular natural landscape. This is because they have played an important role in how the lush landscape of this region has come into being. Due to the many eruptions over the past millennia, the soil in Costa Rica is rich in many minerals and is very fertile. This fertility in turn has contributed to dense verdant forestation, which supports not only a myriad of bird & wildlife species, but is also home to numerous tropical and exotic plants and trees as well. Not to mention, Costa Rica grows one of the world's best and most coveted organic coffee crops as well as a multitude of fresh fruits and vegetables.

- 7 Ecologically varied, the Corcovado National Park is among the most biologically intense places on earth.



Located on the wild and untamed Osa Peninsula, this national park is breathtakingly beautiful and is one of several secluded parks in the country.

Created in 1975 to protect this gorgeous region from illegal gold mining and logging, the Parque Nacional Corcovado is today, an extremely popular ecotourism destination. Mostly undisturbed because of its isolation and inaccessibility, it is home to the beautiful Scarlet Macaws as well as the Resplendent Quetzals, the Red-Eyed Tree Frog and the Tapir, the largest terrestrial mammal in Central and South America.

- 8 Marino las Baulas de Guanacaste National Park is another of Costa Rica's important sea turtle nesting sites. Located on Costa Rica's Pacific Coast in the Northern Province of Guanacaste near the tourist town of Tamarindo, this national park is a significant Leatherback sea turtle nesting spot in the world. Created in 1990, this national park was made in order to protect the endangered Leatherback turtles, who come every year to nest on the shores of the beautiful Playa Grande.





Encompassing an area of roughly 1099 acres of mangrove swamps and coastline, the Marino las Baulas National Park is made up of the four beaches, Playa Grande, Playa Langosta, Playa Ventanas and Playa Carbon. The two mangrove estuaries in the park are the Estero de Tamarindo and the Estero de San Francisco, the former of which is the biggest mangrove estuary in Latin America. This national park also extends 12 miles off shore as well, to protect the sea turtles from poachers and tourists alike.

The nesting ground for thousands of leatherback turtles who make the journey every year to this national park, Marino las Baulas National Park also protects 174 species of birds and a number of different animals that live in the estuaries here. Home to the white ibis, the cattle egret, the blue-winged teal and the muscovy duck, this park also looks after capuchin monkeys, raccoons, crocodiles, pacas and grey squirrels as well.

- 9 Founded in 1737, San Jose today is a sprawling metropolis. Costa Rica's capital and the largest city in the country, San Jose is considered to be among the most cosmopolitan cities in Latin America. Here, you can find not only luxurious accommodations and hotels, but many splendid museums, bars, restaurants, shopping centers, colorful markets and a fast paced lively night life.



Nestled inside a tropical paradise; San Jose sits at the center of the country in the Central Valley and is surrounded by gorgeous untouched cloud forests. Serving as a hub to the rest of the country, San Jose is the perfect place to use as a base camp to tour Costa Rica. With the Juan Santamaria International Airport just 20 minutes from downtown San Jose, there are plenty of tour bus companies here that coordinate tours from the city center in downtown.

- 10-** The principles of democracy and peace in Costa Rica have been protected throughout its history, so the country is geared to diversions that celebrate its tranquil natural beauty and environment. From relaxing walks on the beach and stopping to enjoy

Costa Rica's varied and delicious cuisine like fresh red snapper grilled over bamboo...

You may select among the many options that will contribute to the enthusiastic enjoyment of free time spent with your loved ones. Sports, adventures, nature, relaxation... those ingredients are part of the special devotion to family tourism and way of life you can experience in Costa Rica.

These are but a few of the many wonderful attributes of visiting or living in Costa Rica, one of the most enchanting places in the world.

Discover this tropical *Nirvana* also known as Costa Rica for yourself... you'll be very happy you did!

CHAPTER V

5 Amazing Ways to Capitalize On Costa Rica Real Estate



As you may have noticed... Costa Rica is in fact a beautiful country, however the most impressive benefits of this tropical paradise truly heightens imagination when you begin to take a closer look at investing in Costa Rica real estate. The benefits of Costa Rica real estate are many. Here are 5 key things that you should know about Costa Rica real estate investing and what it could mean for your future.

1. REAL ESTATE PRICES ARE NOW DRAMATICALLY LOWER THAN BEFORE THE GREAT ECONOMIC MELTDOWN IN AMERICA AND ELSEWHERE...TO PUT IT ANOTHER WAY...LAND, HOUSES AND CONDOS THAT WERE PRICED MUCH HIGHER JUST 3-4 YEARS AGO ARE NOW DOWNRIGHT...CHEAP.

In the past 5-7 years Costa Rica real estate has emerged in international market as one of the top investment and tourist destination in the world.

The varied landscape in Costa Rica literally abounds with thousands of real estate options for investment, vacation and relocation for retirement..Therefore, it is important to share again from personal experience of what you need to know to navigate the system which is somewhat fragmented... Meaning, what all the variables are from a legitimate market value pricing standpoint, quality of construction attributes, ideal locations especially as they pertain to readily available resources for relocation and how to complete all of the necessary legal documents properly that are required to be

filed with the appropriate government hierarchy...To name just a few..Then you can make an informed decision which for some maybe the most important personal choice of their lives.

Investors can build vacation rentals, houses for sale, offices, or just buy land. Of course once developed these properties can offer very lucrative returns once sold.

**2. MUCH OF THE LAND IN COSTA RICA IS UNDEVELOPED
AND ALLOWS INVESTOR TO MAKE IMPROVEMENTS THAT
WILL SUBSTANTIALLY INCREASE PROPERTY VALUE.**

The mere fact that you can make substantial improvements to your property without spending an excessive amount of money is of tremendous advantage to property owners.

In addition, you do not have to report real estate holdings to foreign governments (ie the U.S.)... and there are additional means to shelter your holdings by pursuing non-traditional investments, all of which are perfectly legal.

3. COSTA RICA REMAINS ONE OF THE MOST SOUGHT AFTER RETIREMENT AND VACATION DESTINATIONS IN THE WORLD. LOWER COST OF LIVING, GREAT CLIMATE, OUTSTANDING HEALTHCARE, AND PROXIMITY TO THE U.S., ALL MAKE IT A VERY APPEALING OPTION.

Because of the never ending influx of visitors to Costa Rica, land and property values are much more stable than in other areas.

This situation can make for a good return on real estate investment financially as well as simply living a very enriched and placid life that is in reach even if you just have \$850-\$1000/month to live on...Which does allow for a very comfortable and complete standard of living which Costa Rica can give you...in all regards.

Currently U.S. and Canadian real estate investors make up a large percentage of today's Costa Rica investment activity. The local population has always considered this factor and due to this rise in popularity land value will continue its steady rise.

4. COSTA RICA OFFERS "FEE SIMPLE OWNERSHIP", THIS GIVES THE OWNER OF THE PROPERTY THE ABSOLUTE RIGHT TO MATERIALLY OWN THE PROPERTY, USE IT, ENJOY IT, SELL IT, LEASE IT, AND IMPROVE IT SUBJECT ONLY TO CONDITIONS OUTLINED IN THE COSTA RICAN LAWS...

The most comprehensive form of property ownership in Costa Rica is fee simple ownership.

The conditions for this type of ownership are the same for Costa Ricans as they are for foreigners and guaranteed by the Costa Rican Constitution.

The concept of fee simple ownership is the same in Costa Rica as in the US. Fee simple also means that if the owner is not obstructed from enjoying any of his/her rights to the property. Buyers who purchase a fee simple title have the most rights under the law to enjoy and use the property as they see fit.

The low real estate taxes in Costa Rica which are typically much less than other countries, just .25% of the registered values are also a very nice benefit of owning property in Costa Rica.

**5. FOR MANY PEOPLE RETIREMENT EQUATES TO A MORE
STRUCTURED APPROACH TO HANDLING EXPENSES AND DAY TO DAY
LIVING ARRANGEMENTS.**

**Owning property in Costa Rica for retirement purposes can
impact daily "quality of life" experiences.**

Let's take a look at monthly expenses with respect to Costa Rica Real estate. Firstly, food, health care, construction costs, water, electricity, property and personal health insurance, a fine Cuban cigar, a trek in a pristine and protected rain forest, a round of golf on a championship course, bountiful sport fishing, the vibe of the Pacific and the serenity of the Caribbean coasts both with 5 star hotels and resorts, freshly caught red snapper and other local seafood available year-round.

All of these attributes relative to living in Costa Rica have associated tangible cost however will cost you approximately 30-60% less than in the US, Canada and elsewhere.

The real savings in Costa Rica can be found within the services sector. Full time maid service can be found for as little as \$2-4

an hour. Landscaping for just \$2-4 an hour and if you desire you can even hire a full time maid/cook for approximately \$300 a month!

CHAPTER VI

Costa Rica The Best Place For Retirement And Investment

WHY WOULD YOU WANT TO LOOK INTO COSTA RICA FOR RETIREMENT OR A VACATION HOME?



A major part of deciding where to retire or go for vacation is choosing a delightful location that fits comfortably within your budget. Therefore if you're considering a vacation home or even retirement, you'll want to look into Costa Rica as a very viable option.

By definition, "Costa Rica" means "rich coast". Costa Rica abounds with Mother Nature at her best!

Costa Rica vacation homes and retirement options offer it all. Though, Costa Rica is a small county that takes only a few

hours to drive from coast to coast (YES, coast to coast!), you will be surrounded with natural diversity and wildlife, knowing that you are in one of the most bio-diverse places on earth.

Within easy access of Costa Rica vacation homes and retirement properties are a variety of beaches, coral reefs, rainforests, as well as many protected natural wonders. As Costa Rica embraces Mother Nature and places great efforts on its many ecosystems and maintaining their balance. These initiatives have not only earned the Country international rewards and recognition, it has also earned a great deal of respect from other countries.

Here are a few things you can look forward to with respect to the Costa Rica experience.

Overall, your cost of living will most likely run 30- 50% less than similar expenses incurred in the States or Canada.

In a world where cost of living continually seems to skyrocket, it's nice to know that there ARE alternatives.

The best of health care service are available, however you will still pay less than half of what you would pay for the same

services in the United States... You may even be surprised to learn that in some instances your cost will be even lower.

HERE'S THE THING:

There are differences in quality of care depending upon which hospital or clinic you choose however upgrades are always available and at reasonable price levels.

In fact, **medical home visits are quite common.**

Medical care is an integral part of the Costa Rican society. Citizens of Costa Rica regard medical care as a solemn and basic right.

Professional services like dentist, veterinarians and the like are typically about 25% less than what most are accustomed to and surprisingly the quality of service is more than comparable.



Not only is health care extremely affordable but also many available real estate options. Here's what's realistically possible:

It is relatively easy to procure quality property in a suitable area in the central valley for \$40-50,000... even an ocean view property for the same investment.

At the time of this writing prices have fallen an average of 25-50% overall throughout the country and these opportunities currently are still in abundance.

Rentals can vary hugely depending upon location but it is very common to find excellent rentals **ranging from \$500-800 per month in wonderful locations.**

Believe it or not... the bountiful and affordable real estate options in Costa Rica reflect a peaceful long standing tradition of the native people that is apparent everywhere you go. Days are filled with much less stress and the old virtues that have seemed to escape urban living have been resurrected in this tropical paradise.

The country's power is almost exclusively self generated and hydroelectric. There is no oil drilling, strip mining, or mineral exploration.... Costa Rica has always been committed to sustainability and keeping the country as natural as possible.



The country has not discovered sources of fossil fuels—apart from minor coal deposits—But its mountainous terrain and abundant rainfall have permitted the construction of a dozen hydroelectric power plants, making it self-sufficient in all energy needs. Costa Rica even exports electricity to Central America and has the potential to become a major electricity exporter when plans for new power generation plants are implemented. Mild climate and trade winds make neither heating nor cooling a primary necessary, particularly in the highland cities and towns where some 90% of the population lives. But wait, there's more good news... **you won't need to worry about a "heating bill" in Costa Rica, nor will you need your snow shovels!**

Hang on to your seat -Service with a smile still a big part of everyday life in Costa Rica

That's right, attendants at the local gas station still pump your gas for you, they even clean your windshields... wow... what a welcomed blast form the past. You can even have fresh milk delivered to your door in the morning ... There are many people that still herd their cattle down country roads and cars take second place to bustling traffic... No stone has been left unturned with respect to preserving "Pura Vida" (Pure Life), a clam and stress free lifestyle in Costa Rica. **Can you imagine how life would feel without urban hassles and headaches?**

This will also bring relief to your wallet- “The most expensive bus trip anywhere in the country will never cost you more than \$ 15 and normally less”.



Bus transportation in the beautiful country is superb and inexpensive. In fact, public bus transportation schedules are rigidly on time and the trips are normally very pleasant and enjoyable. This provides inexpensive access to virtually anywhere you would like to go and explore in Costa Rica.

Costa Rica has Latin America's longest running democracy - In fact, because of its political and social stability it has been called the Switzerland of Central and South America.



This is not something to take lightly... whether you're considering a second home, a life changing move, an investment... stability is HUGE. Stability has impacted Costa Rica in many ways, and is cherished as an important element of the country's growth.

Economic growth continues to play an important role in the country's development.

The country has successfully attracted important investments by such companies as Intel Corporation, which employs nearly 3,500 people at its custom built \$300 million microprocessor plant; Procter & Gamble, which is establishing its administrative center for the Western Hemisphere in Costa Rica; and Abbott Laboratories and Baxter Healthcare from the health care products industry likewise. Manufacturing and industry's contribution to GDP overtook agriculture over the course of the 1990s, led by foreign investment in Costa Rica's free trade zones. Well over half of that investment has come

from the U.S. In 2006 Intel's microprocessor facility alone was responsible for 20% of Costa Rican exports and 4.9% of the country's GDP.

Costa Rica is a natural paradise for fisherman and divers



With a marine surface that is 10 times bigger than the terrestrial and its immense biodiversity, Costa Rica is the perfect place for diving and fishing fanatics. The majority of these places belong to wildlife protected areas around the country, such as the famous Cocos Island National Park, also a World Heritage Site.

Costa Rica's Pacific coast was even considered by **Rodale's Scuba Magazine** as one of the top 5 destinations around the world for advanced scuba diving. There's no doubt about it, there are many things that can impact your day to day life in a profoundly positive way if you're considering Costa Rica as an alternative place to live or vacation.



When you think about Costa Rica vacation homes, think about the beauty, the feeling of peace when nature is in balance, the

excitement of the adventure, the smell of the ocean and tropical flowers. Think about the little things that make you want to return to this paradise again and again.

Is it the variety of things you can choose from to experience? Is it because you find it easy to relax and be yourself? Maybe it is because, no matter who might be there with you, there is something for everyone? For all these reasons and more, it makes sense to look further, delve deeper, line up your Costa Rica retirement or vacation home and take the next step to see if Costa Rica just might be the best place for you.

CHAPTER VII

Conclusion & Invitation For Personal Inquiries



CR-Home offers a very simple approach for Costa Rica vacation and retirement property seekers that is unlike anything available before. If you're interested in owning property in a tropical paradise at affordable prices, listen up:

When buying property in Costa Rica, it's tough to know who to believe. There are so many people that have and still are making ridiculous claims.

Hopefully this report has given you a perspective on Costa Rica that you never considered. Let me tell you specifically what our team can do for you.

Here are 4 good reasons to believe what we say on this topic:

- **One:** We're NOT going to promise you unrealistic returns, the fact is, that's total hype.
- **Two:** The concepts we have revealed in this report are not THEORY, we've lived it. We live in Costa Rica right this moment and have made it all happen from scratch.
- **Three:** Randy Berg, the source of this information has had a successful business life for many years, long before moving to Costa Rica and investing in real estate.

Yes, he made good money in other business ventures but in this case Randy has profited monetarily and has also discovered an entirely new approach to a more relaxed and stress free I lifestyle.

- **Four:** Randy is a full-time Costa Rica property owner and investor and has been for a long time. And he has a full-time customer service staff to assist you if any problems happen to arise. If you have questions about Costa Rica real estate we can answer your questions directly, we do not hide behind the invisible customer service curtain.

We're here to help you directly and prove to you that we are 100% real people, just like you.

WE HAVE "REAL TESTIMONIALS" THAT WE CAN SHARE WITH YOU!

This information is unlike anything on this topic (to my knowledge), based on firsthand experience not hyperbole. **These are NOT made up theories.**

IN OUR INFORMATION YOU'LL HAVE ACCESS TO:

- ✓ **The simple system we have used personally to acquire Costa Rica real estate and build a business using clear cut strategies.**
- ✓ **Actual examples of how this process works in the real world.**
- ✓ **Specific ways to cut through the headaches of doing business in a foreign country that will be to your benefit**
- ✓ **Exposure of concepts that no one else is telling you about buying real estate in Costa Rica in today's financial environment.**
- ✓ **Discover the one company that reveals ALL about the nuances of Costa Rica real estate investment.**

A comprehensive introduction to the process of purchasing real estate in Costa Rica awaits you.

The good news is this....anyone with a reasonable budget can make this happen quickly.

The Costa Rican LIFESTYLE awaits you; it's your move... Let us show you how to choose a path that moves you forward in a manner that is appropriate, legal and most of all enjoyable.

Contact us today!

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