



# Exell

LUXURY  
PROPERTIES



## VILLA DU CACIQUE 31 | CASA DE CAMPO

# FINANCING PROGRAM

### BUYER FINANCING & MONTHLY PAYOFF ANALYSIS

Villa Du Cacique 31 offers attractive purchasing conditions for international buyers seeking a secure, dollar-denominated investment in the Caribbean's premier resort community.

The property qualifies for up to 60% financing through leading international banks operating in the Dominican Republic.

#### Contact

Sam Vekemans  
+32 476 87 22 40,  
sam@exell.marketing

#### Date

2025-2026





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### KEY FINANCING FEATURES

- Up to 60% Loan-to-Value (LTV) available in USD
- Preferred lenders: Scotia Bank, Banco Lopez De Haro
- Flexible loan terms: 15- or 20-year amortization (30 years possible case-by-case)
- Competitive USD interest rates:  
currently in the 8.5%–9% range (subject to bank and buyer profile)  
[\[PLACEHOLDER—confirm with lender\]](#)
- Streamlined application process for Casa de Campo investors
- No restrictions on foreign ownership

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### KEY FINANCING FEATURES

#### STANDARD LOAN TERMS

- Interest Rate: 9% (fixed or variable)[PLACEHOLDER—confirm with lender]
- Loan Term: 20 years (240 months)
- Amortization: Monthly payments

#### MONTHLY PAYMENT CALCULATION

- Monthly Principal & Interest (P&I): ≈ \$37,810 USD

*(Standard Mortgage Calculation:*

*\$4,200,000 financed at 9% annually over 20 years)*

- OPTIONAL: Interest-only payment structure available for first 3-5 years in some cases—contact lender for custom loan design[PLACEHOLDER]

#### OTHER REQUIRED COSTS TO FACTOR

- Property Tax: ≈ \$2,000/month (\$24,000/year)
- Homeowners' Association (HOA)/Villa Owners Club fees: ≈ \$525/month (\$6,300/year)  
[PLACEHOLDER—subject to change]
- Insurance: ≈ \$2,083/month (\$25,000/year)
- Maintenance Fund: ≈ \$2,917/month (\$35,000/year recommended reserve)
- Utilities/Operational Overhead: ≈ \$3,750/month (\$45,000/year)
- Property Management: if not self-managed ≈ \$8,333/month (20% of rental income, annualized)

#### SAMPLE FINANCING SCENARIO

- Purchase Price: \$7,000,000 USD
- Down Payment (40%): \$2,800,000 USD
- Loan Principal (60%): \$4,200,000 USD

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ESTIMATED MONTHLY PAYOUT SUMMARY

Cost Item	Monthly Estimate (USD)
Mortgage (P&I)	\$37,810
Property Taxes	\$2,000
HOA/Owners Club Fees	\$525
Insurance	\$2,083
Maintenance Reserve	\$2,917
Utilities/Overhead	\$3,750
Property Management	\$8,333
<b>TOTAL MONTHLY COST</b>	<b>\$57,418</b>

*\*Note: If using rental income to offset mortgage, gross monthly income can reach ≈ \$41,667 USD (historically proven), covering the majority of ownership costs.\**





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### BUYER QUALIFICATION REQUIREMENTS

#### STANDARD LOAN TERMS

- Passport and proof of citizenship
- Proof of funds for down payment/closing
- Minimum verified annual income (per lender requirements)
- International credit or financing references
- KYC/AML compliance documents
- Application and legal fees (varies, estimate: 1–2% of loan amount)

#### CLOSING COSTS

- Legal & notary: ~1.5% of transaction value
- Title insurance: optional but recommended
- Bank origination & processing: ~1%
- Registration and transfer taxes: 3% of purchase value (some exemptions possible)  
[PLACEHOLDER—check with legal counsel]

#### ADDITIONAL FINANCIAL BENEFITS

- USD financing shields from currency volatility
- Favorable Dominican income tax and property tax regime
- Tax-deductible mortgage interest for some international buyers

[PLACEHOLDER—  
consult a tax advisor]

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### FLEXIBLE OWNERSHIP OPTIONS

- Joint Purchase: Pool resources for lower per-buyer outlay
- Corporate Ownership: Enhance tax and inheritance flexibility
- Foreign National Trusts: If applicable for estate planning
- 1031 Exchange eligibility for US investors (defer capital gains on reinvestment, consult advisor)[PLACEHOLDER]
- Custom financing structures: Interest-only and balloon loans possible, subject to lender review

### CONCLUSION & CONTACT

Villa Du Cacique 31 is uniquely positioned for buyers seeking strong leverage, favorable lending terms, and resilient upside. **With reliable rental income and a robust international banking partnership network, ownership is within reach for qualified buyers globally.**

Please contact us to:

- Receive a personalized financing worksheet with current rate offers.
- Arrange a liaison with our preferred bank partners.
- Review detailed monthly cost forecasts tailored to your financing needs.

**Sam Vekemans**  
**Exell Luxury Properties**  
+32 476 87 22 40  
sam@exell.marketing

#### DISCLAIMER:

All figures are estimates and must be independently verified. Actual payments may vary by lender, buyer profile, and prevailing interest rates at time of purchase. Consult a legal and tax advisor before making any financial commitments.

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