



With exclusive oceanfront properties like Capella Pedregal sprouting up around Cabo San Lucas, it's no wonder the word "luxury" can be used so often by visitors.

THE GOOD LIFE FOR REAL LIFE

By Carol S. Billups

If you read any of the English-language newspapers or magazines, you will quickly get the idea that only billionaires can afford homes in Los Cabos. Most ads and articles tend to focus primarily on our world-class luxury resort living communities. The glossy photos of homes most people will never see in real life are great for increasing readership. Tune into the Spanish-language media, though, and you'll be bombarded by ads for inexpensive starter homes on tiny lots that are targeted at young families. Most of these are too small for traditional American or Canadian tastes and not suitable as quiet vacation or retirement homes. The average home buyer could quickly become

frustrated. Indeed, I'm often asked, "Is there nothing here in Los Cabos for real people?" Actually, there are a number of fabulous options for just about any budget, including those of "real people." In fact, at press time there were 333 single-family homes and 514 condominiums on the Multiple Listing Service website, and that does not include the majority of developer-owned properties.

At times, it does seem that our market runs to extremes. The media is so excited about the exotic high-end properties that it's managed in many cases to neglect housing for the larger population: the mid-range properties. Although

each market is different in Los Cabos, we define the middle range as homes valued from \$500,000 U.S. to \$1 million U.S. These properties boast larger lots than starter homes, generally in gated and guarded communities. The houses are generally more spacious than the less expensive listings or may be in a community offering amenities such as clubhouses, professional home management, concierge service, community pools, or in a few cases access to golf. In other words, they offer many of the features of the überposh resorts but in a more affordable package. These homes are typically of the caliber considered “top-end” in most parts of the United States and Canada and offer an outstanding value for resort properties.

San José del Cabo, the city closer to the international airport where most visitors to Los Cabos arrive, has long been considered the more residential of the two Cabos. A colonial-style town, it is the quiet haven of the region and home to some of the better restaurants in the area. Although San José boasts its own hotel zone, there are numerous residential areas. The pleasant beaches, estuary, and new marina offer myriad recreational opportunities, and its many shopping venues and thriving art district make it an ideal location for a vacation or full-time home.

One of the newest properties in San José del Cabo is the Las Villas project, which has just broken ground in the 550-acre Club Campestre community. This 17-acre development is tucked between the 14th and 16th fairways of the Jack Nicklaus–designed golf course and will include condominiums and townhomes as well as three- and four-bedroom single-family residences in pedestrian-friendly clusters. Ranging in price from \$500,000 U.S. to \$1.2 million U.S. these homes will eventually include high-end features such as marble finishes and Viking appliances. In an effort to make ownership hassle free, the development offers furniture packages, property management, and concierge services. Owners will enjoy use of the golf course’s clubhouse, as well as the beach club, a number of community swimming pools and a parklike atmosphere.

Not far away is the legendary gated community of Palmilla, which is home to the One&Only resort, the famed Jack Nicklaus Palmilla golf course, and many extremely upscale developments. It is also where you’ll find the Villas de Oro townhomes, with two- and three-bedroom condominiums featuring high-end finishes and craftsmanlike details. A tennis club and fitness center are available, as well as membership in the Palmilla golf course. The Villas de Oro homes range from \$500,000 U.S. to \$900,000 U.S., significantly lower than the prices elsewhere in Palmilla. These condominiums were designed with full-time residents in mind, and there is a more residential feel to the community.



Francisco Estrada

Visitors and residents alike will be all smiles, all the time, in Capella Pedregal, Cabo San Lucas’ newest posh place to be. Here, natural rock formations merge with the Pacific Ocean’s soothing sands, creating blissful breezes and to-die-for views.

Also in San José, you’ll find Alegranza, a nearly completed condominium complex within walking distance from both the beach and downtown. Not only does this project boast spectacular views and a convenient location, but also its units were designed to be carefree second homes. Alegranza provides concierge service, property management, and a rental program for when the owners are not using their unit. High-end and high-tech building materials, finishes, and elevators make these a very attractive option for mid-range buyers. Prices start at \$600,000 U.S. For those who prefer a little yard space, the first-floor units include a small terrace garden.

Separating the two Cabos is a stretch of highway known as the Tourist Corridor, and it is home to some of Los Cabos’ most famed resorts, beaches, and golf courses. With just a few notable exceptions, real estate on the ocean side of the highway is very pricey. There you will mostly find five-star resorts and überposh luxury homes. Hidden above the highway, however, is a surprising number of more affordable housing developments. Although farther from the beach, these homes often offer better views than can be found on the more exclusive—and expensive—side of the highway.

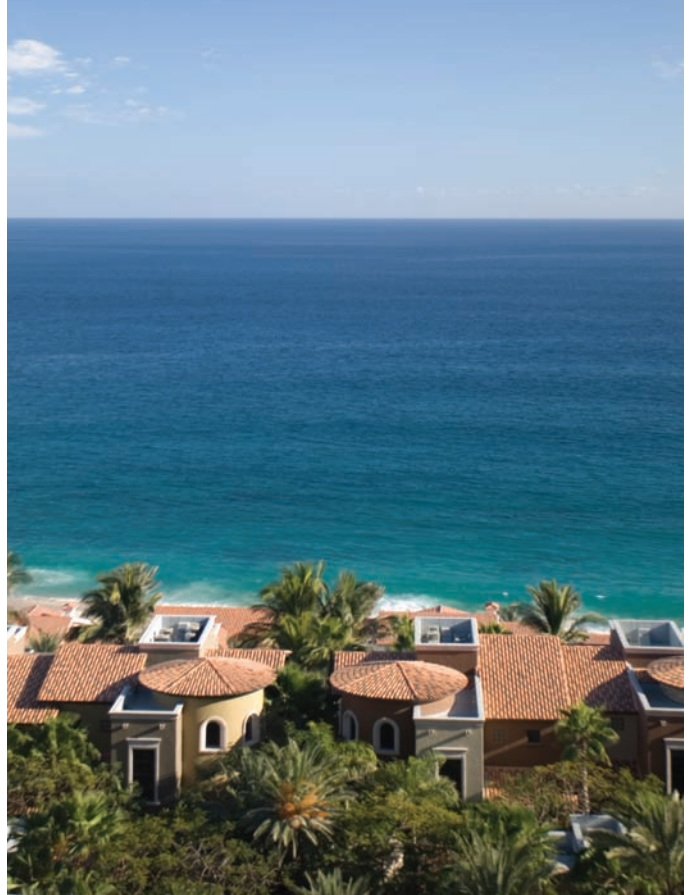


With a palapa over the patio and a pool overlooking the ocean, Villa Amelie, offered by Lifestyle Villas, makes outdoor entertaining a pleasure.

Midway between San José and Cabo San Lucas, in an area known as El Tule, you'll find the brand-new Alborada development. With 25 homes planned, this is a low-density boutique community offering three-bedroom residences, each with about 3,000 square feet of interior space and a large roof garden. The features of these homes include marble floors, double-height ceilings, gourmet kitchens, Jacuzzis, and water mirrors. Alborada's high-style modern architecture and glass walls set it apart from many of Los Cabos' other developments. Also novel is the developer's decision to forgo presales until the first 10 units are essentially completed. The first sales are expected in late spring or summer.

On the Tourist Corridor, just outside of Cabo San Lucas, you'll find the stunning new townhomes of El Cielito. Designed by renowned architect Prospero Alejandro Tapia and perched high on a hilltop overlooking the bay, these two-story units offer more than 2,600 square feet of interior space, private terraces, and incredible views of Land's End and the city's lights at night. Only 22 homes are available, and the prices start at \$800,000 U.S. El Cielito is located within the gated community of Rancho Paraiso, just 10 minutes from the heart of Cabo's downtown district.

Just down the hill from El Cielito and Rancho Paraiso are the Ciruelos and Puerto del Mar developments. Puerto del Mar is a boutique community with 20 three-bedroom homes, which start at \$545,000 U.S. and come with gran-



Between the ocean waves crashing against the shore and the lush palm fronds blowing in the breezes, Villas Del Mar offers total tranquility.

ite counters, marble floors, and appliances. The developer is also offering customization packages so that each home will be unique to its owners. Ciruelos has homes of more than 4,000 square feet and a private pool that start in the low \$600,000s, some of the homes boast superior views of the Arch and bay.

Cabo San Lucas, the more infamous of the two Cabos, is home to the iconic rock arch, shopping, water sports, a raucous nightlife, and the nonstop party known as Cabo. Within Cabo San Lucas, you'll also find Capella Pedregal, the first gated community in the area. Pedregal rises above the city and spans the mountain from the marina to the Pacific Ocean. Here the developer has 10 new homes in the Valley of the Blue Moon section. The units are available with two different floor plans, and there is an option for a private pool. The homes were designed to give the occupants privacy in their outdoor living spaces. These units start at \$800,000 U.S., before options are added. If you cannot be in Cabo often, you may want to consider a fractional home: You own the unit jointly with others and use it for a set number of weeks per year, sharing the expenses of maintaining your own vacation home. Capella Pedregal offers shares of multimillion-dollar homes starting at \$460,000 U.S. These fractional homes come with all the bells and whistles, including the use of a fleet of yachts, membership in a marina-side yacht club, signing privileges at the exclusive Capella boutique hotel, and even a butler for each residence.

Los Cabos Properties Baja Developers Land



Reyna Houston

Colina del Encanto

175.44 ACRES • 71 HECTARES
DEVELOPERS LAND



Offered at \$3,900,000 USD



A beautiful location for a resort, multiple subdivisions, or an investment opportunity in the fast growing tourist industry in Baja California. This property has 250 meters of beachfront as part of 175 acres of unspoiled land.

US Office

Toll Free: 1.866.648.2666 • Cel: 619.925.6023 • eFax: 1.619.330.2191

Mexico Office

In Mexico Tel: 143.1164 • Fax: 143.1162 (from US & Canada first dial 011.52 .624)

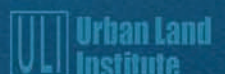
Cell Phone in Cabo: 624.355.3896 (from Los Cabos first dial 044, from US & Canada first dial 011-521)

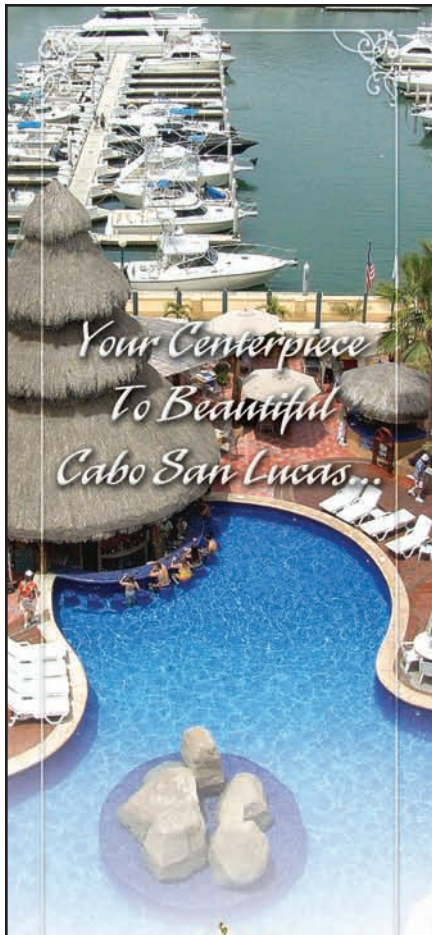
reynah@loscabosproperties.com reyna@bajadevelopersland.com



www.loscabosproperties.com

stewart





*Your Centerpiece
To Beautiful
Cabo San Lucas...*

The centerpiece of the beautiful Cabo San Lucas marina and just a short walk to the action of Cabo San Lucas, The Marina Fiesta Resort and Spa gives you quite elegance and comfort, its beautiful architecture complements the spacious accommodations.

OPORTUNO GRAND HOTELS
Marina Fiesta
RESORT & SPA

www.marinafiestaresort.com
Toll Free 1 877 243 4880
Tel: (624) 145 6020

Of course, new developments aren't the only option for mid-range buyers. From the East Cape to the Pacific side, there are many homes for sale in all price ranges. A "gently used" home from an individual seller can present a great value (many resale properties are sold turnkey, a significant convenience and often cost saver), but these properties are often given short shrift by the media because their availability at press time does not guarantee their availability at publication. Merely as examples, consider these three properties offered for sale at press time. High on a hill overlooking the ocean in San José del Cabo is a two-year-old custom home that comes with a pool, fountain entry, three bedrooms plus maid's quarters, as well as high-end finishes and appliances. The lush landscaping is nearly mature (a plus for resale homes), and the community is gated and guarded. The sellers are asking \$759,000 U.S., but some negotiating is expected on resales.

A second home is located in the community of Cabo Bello, which is only a few minutes from downtown Cabo and has long been a favorite among locals. Because of its safe swimming cove and close-to-town location, many full-time residents choose this older community over the newer housing tracts. Completed in 2007, and now back on the market with an asking price of \$650,000 U.S., is a beautifully furnished three-bedroom Cabo Bello home with a view of the ocean and a private pool.

Believe it or not, you can find mid-range resale homes in high-end communities, too. In Pedregal, the average asking price for a resale home is \$2.75 million U.S. Yet even here there are opportunities in the middle price range. Often these are older or smaller units, but they still represent excellent value simply by virtue of their location. At press time, a just-renovated three-bedroom home

with a gourmet kitchen featuring granite countertops, as well as a garage, pool, and in-ground Jacuzzi was being listed for \$795,000 U.S., and that price included an adjacent vacant lot with views of the marina. That's a real value in this prestigious community.

Although resale homes are often the best buy in the middle price range, they tend to be hard to find and the transactions more complicated. To be sure you're getting the greatest value, work with a realtor who is a member of the Asociación Mexicana de Profesionales Inmobiliarios (the national association of realtors, or AMPI) and the Multiple Listing Service. Both organizations have information-sharing programs that allow your agent to help choose the home that best serves your needs regardless of which company has listed it for sale. As is the case with real estate in any country, you must follow proper procedures to ensure your investment is safe. For the Los Cabos area, that means putting the property in trust (Fideicomiso) with a Mexican bank in addition to using U.S.-based, third-party escrow and obtaining title insurance.

These are only a handful of the many possibilities here in Los Cabos for mid-range buyers. From condominiums to finished homes, new or resale, or even view lots to build your own dream retirement or vacation home, there are options for real people under the million-dollar figure. The press may not get as excited about them as they do the überposh offerings, but that's OK. After all, there is only one person who needs to be excited about your new home—you. ■

Carol Billups is broker/owner of Realty Executives Los Cabos. She is active in the Los Cabos real estate market and frequently writes about it. She was recently awarded the Circle of Excellence award by Realty Executives International for best business practices.

*Los Cabos
of Paradise Found*



A Private Full Ownership
Gated Community
Amenities will include
paved roads, power,
club house and more



Pre-Development Lots, just under 1/2 acre and
with incredible views, being offered from under \$100,000

Invest with Security

Bank Trust

Title Insurance

Financing Available

Rolling Hills is located on
the Pacific side, 10 kms.
North of Cabo San Lucas, on
the way to Todos Santos.

www.caborollinghills.com
info@caborollinghills.com

Local Phone:

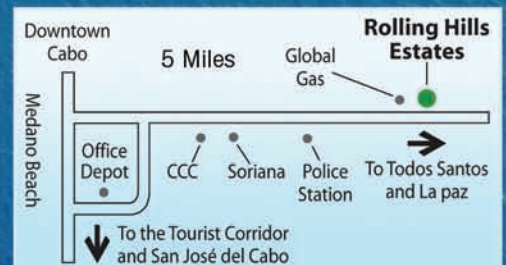
(624)143-5041

(624)143-4731

Fax: (624)143-4212

From US and Canada:

1- 480-626-7838



Cabo San Lucas

www.loscabosguide.com

Cabo San Lucas Country Club



- | | | | |
|-----------------------------|--------------------------------|------------------------------|-----------------------------|
| 1. Amarone Restaurant | 16. Casa Rafael's | 31. La Golondrina Restaurant | 46. Plaza Golden Palace |
| 2. Amerimed Hospital | 17. Castillo Blarney Hotel | 32. La Panga Antigua Cabo | 47. Plaza San Basilio |
| 3. Buccaneer Queen | 18. Casanova Restaurant | 33. Mango Deck Restaurant | 48. Port Captain's Office |
| 4. Bank-Banamex | 19. Charter de Los Cabos | 34. Marina Cabo Plaza | 49. Post Office (Correo) |
| 5. Bank-Bancomer | 20. DHL Office | 35. Marina Mercado | 50. Pub de la Chapu |
| 6. Bank-Banorte | 21. Dollar Rent a Car | 36. ME by Meliá Cabo | 51. Realty Executives |
| 7. Bank-HSBC | 22. Edith's Restaurant | 37. Nikki Beach | 52. Red Cross (Cruz Roja) |
| 8. Bank-Santander | 23. Fire Dept/Tourist Police | 38. No Worry's | 53. Silverados Sportfishing |
| 9. Bank-Scotiabank | 24. Giggling Marlin Bar | 39. Paradise Sportfishing | 54. Sportfishing Dock |
| 10. Beach Clubs Restaurants | 25. Golden Zone | 40. Passion Club & Lounge | 55. Sunset Weddings |
| 11. Bus Station | 26. Hospital de Especialidades | 41. Payless Car Rental | 56. Thrifty Car Rental |
| 12. Cabo Dolphins | 27. Immigration Office | 42. Peacocks | 57. The Original Park |
| 13. Cabo Magic Sportfishing | 28. IMSS Hospital | 43. Plaza Arámbaro | 58. Tutto Bene Wine Store |
| 14. Cabo Wabo | 29. La Casa del Pozo | 44. Plaza de Los Mariachis | 59. US. Consular Office |
| 15. Cabo Hats | 30. La Fonda Restaurant | 45. Plaza del Sol | 60. Winner 7 |
- PEMEX Gas Station**

© 2009 Joseph A. Tyson all Rights Reserved



Luxury Beyond Expectation



Crystal

111' Deep Sea Marine Floating Luxury Villa



Kahuna

83' Nordlund Fisher/Cruiser



Atrevida

72' Viking Luxury Fishing Yacht



Welcome aboard!

Southwood Yacht Charters is pleased to be the exclusive agent of three of the most luxurious yachts available for charter: Crystal, Kahuna and Atrevida. Whether you are looking to book a dream vacation, planning a wedding or business event, or looking for a tournament proven fishing yacht, leave it to us... we'll arrange everything from start to finish.



• FISHING •



• CRUISING / SUNSET •



• SPECIAL EVENTS •



• LIVE ABOARD PACKAGES •

Southwood Yacht Charters, L.L.C.

U.S. Corporate Office: 60 Empire Drive,
Lake Forest, CA 92630.

Ph: 949.614.6406 • Fax: 949.215.0134

In México call: 624.155.5804/ 624.129.7409

info@southwoodyachtcharters.com

www.southwoodyachtcharters.com

Financing Your Dream

By Carol S. Billups

Photo Courtesy: José Luis Escalante, Tortuga Bay.



In San José del Cabo, Tortuga Bay sits on a pristine beach, between sprawling pools and the Sea of Cortés.

It's a pretty good bet. If an American or Canadian's Los Cabos home is more than three years old, it is very likely owned outright. Hard as it may be to believe, financing for vacation homes here is a relatively new trend. Most of the earlier home buyers brought cash, used seller carryback, or leveraged their primary home to make the deal. The reason was simple: The little bank financing that was available came at extremely high rates and the closing process was lengthy and laborious. Developer financing, which also was available, averaged rates of 10 to 12 percent. All that changed several years ago, when the first true mortgage lenders began funding purchases for U.S. citizens in México, with programs for Canadians coming shortly thereafter. These lenders were careful about selecting their clients

and are experiencing very few of the troubles plaguing the U.S. mortgage market. (Those few Mexican mortgages at risk are due to the borrowers' financial problems back home.) As a result, the offers lenders are able to make to foreigners purchasing in México continue to improve, with rates and terms becoming very similar to those available in the United States and Canada.

What Can I Get?

As in the United States, the rates offered vary almost daily. At press time, most borrowers were being quoted rates around seven percent. The rate you are given will depend not only with the institution providing the loan,

**ANDRIK
OECHLER**
PROFESSIONAL PHOTOGRAPHER

Ph: (624) 146-9065 • Cell: (624) 128-2156
www.photoandrik.com • andrikoechler@hotmail.com
www.loscabosguide.com/andrikoechlerphotographer

Fixed-rate loans as well as adjustable rates are available, but be prepared for a higher rate on adjustable-rate mortgages.

but also on your credit score and the size of the loan. For this reason, potential borrowers should shop for their loan directly with the lenders; your real estate agent is not qualified to give you more than a rough estimate. Remember, lenders participating in cross-border financing are conservative. Expect to put down a larger initial deposit than what you're used to in the United States or Canada: Twenty percent is generally the minimum, and some lenders require a 30 percent down payment. Whereas seller financing is generally short-term, the period for third-party financing can be extended to as long as 30 years. Fixed rates as well as adjustable rates are available, but be prepared for a higher rate on adjustable-rate mortgages.

Most buyers take financing for granted, but their real estate agents do not. Because decent financing is so new to Los Cabos and is still the exception rather than the rule, advise your real estate agent in the first stages of your home search if you will be financing. Once an offer is accepted, many buyers, including cash buyers, feel as though they've been transformed into whirling dervishes. There are several pieces of documentation that need to be

dream
**Don't just dream it...
do it!**

Yes You Can!

- *Own Property in México even if you're not a Mexican citizen*
- *Your escrow will be US-based safe and secure*
- *US financing is available*
- *Los Cabos offers options for all budgets and lifestyles*
- *Your vacation home can be hassle-free while you're away*



Carol S. Billups

**Office: (624) 143-3011
Cabo Cell: 044 624 147-7541
From US: 760 481-7694**

**Email: carolbillups@hotmail.com
www.relocabos.com
www.loscabosguide.com/carolbillups**





*A wide selection of
quality vehicles to
accommodate every
customer's individual needs*



Our headquarters are conveniently located in front of
the Los Cabos International Airport

Transp. Hwy. Km 45, in front of the Los Cabos International Airport,
Col. Las Veredas, San José del Cabo, B.C.S., Mex.

Ph: (624) 146 1839 Fax: (624) 172 3216 (From US dial 011 52+)
Toll free US.: 1 866 225 9220 México: 01 800 821 7977
cactuscar@yahoo.com.mx • www.cactuscar.com

LOS CABOS real estate

If you've ever thought you'd love to make a second career by opening a romantic bed-and-breakfast, it is now doable. How does having your own dive shop sound?

submitted in a very short period of time. If the deal is being financed, the number of required documents escalates exponentially. If the offer was made contingent on obtaining financing, the anxiety escalates as well. Whenever it is at all possible, real estate agents prefer their client to be prequalified for the loan. In addition to increasing a buyer's unease, any contingency makes an offer weaker. With the confidence that the funding is available, you and your agent are free to negotiate from a stronger position.

Who Else Qualifies?

At present, mortgage lending is limited to residents of the United States and Canada. For a brief period last year, Deutsche Bank was offering financing to citizens of the United Kingdom; that program has been suspended indefinitely.

Nevertheless, a much larger pool of loan candidates has recently been created: those who already own property in Los Cabos. Known as Cash-Out Financing, this program is similar to the home equity loan. In this process, the home is appraised and the owner is offered up to 80 percent of the value as a loan secured by the property. These loans generally take a bit longer to arrange in Los Cabos than what you may have experienced with a home equity loan since the property appraisal process is significantly slower here than in the United States.

Another point to keep in mind when considering cross-border financing is that the closing costs may be slightly higher than for a cash deal. In Los Cabos, cash buyers can expect to pay four to seven percent of the purchase price in closing costs and taxes, including but not limited to the two percent federal acquisition tax and various municipal taxes. With third-party mortgage closings, an

Aliser Import Export • Baja Mexico's Leader



Freight
Forwarding
Agent



The Import, Export and Transportation Leader
for Baja California, Mexico

We have a fleet of vehicles traveling daily between
the United States and Baja California Sur,
with deliveries to Los Cabos every day.

José Corral - La Paz
Felix Ortega St. #2845-4
La Paz, B.C.S.
Ph: (612) 125-3637
Fax: (612) 123-3470

Karla Partida-Dale - San Diego
2195 Britannia Blvd. Suite 105.
San Diego CA. 92154
Ph: (619) 671-9280
Fax: (619) 671-9281

www.aliser.com.mx



If the view and accommodations found within Espiritu del Mar don't make you pause and think seriously about investing in Los Cabos, we don't know what will. It is entirely possible that this is as good as it gets!

additional legal document must be created: the Fideicomiso de Garantía, which protects the bank's interests should the borrower default on his or her payments. The borrower pays for the document's creation as well as loan-origination fees and commissions to the broker. Considering the higher costs, it is a good idea to shop around before committing to a program. The latest trend in financing is vertical integration: Many mortgage brokers are forming alliances with title and closing companies, which should not only expedite their transactions but reduce some of the costs involved.

When Your Dream Works

If you've ever thought you'd love to make a second career by opening a romantic bed-and-breakfast, it is now doable. Maybe your idea of heaven would be running your own restaurant in a tropical paradise or creating the perfect bar. Do you scuba? How does having your own dive shop sound? These are just a few of the commercial opportunities available if you're one of those people who thinks two weeks of vacation in Cabo just isn't enough. Lucky for you, there is now limited



Life just got easier

*After soaking up the mid morning sun at the infinity-edge pool of our beachfront villa, our private chef came over and we had the most amazing ceviche, while taking in the view of Land's End. Then, our personal concierge confirmed our private 6-course dinner for eight under the stars with Mariachi and tequila tasting right in our own home. **Spoiled? Completely.***

Ps. So glad we didn't stay at a hotel...

VILLA RENTALS
info@lifestylevillas.net

PROPERTY MANAGEMENT
624-144-4954. 1-888-655-9589

HOSPITALITY SERVICES
www.lifestylevillas.net

CARLOS ABOYO

P H O T O

V I D E O

P R O F E S S I O N A L

C O M M I T T E D

R E L I A B L E

WEDDINGS

PORTRAITS

COMMERCIAL

CONVENTIONS

REAL ESTATE

SPECIAL EVENTS

SPORTS

LANDSCAPE

NATURE

WWW.CABOYO.COM

6 2 4 - 1 2 2 - 4 7 7 7
CARLOS@CABOYO.COM

LOS CABOS
real estate

With the peso at a historic low, now
is the time to buy a home in México.

commercial lending for U.S. and Canadian citizens living in México. This funding is newer, and rarer, than residential mortgage funding, and only a few mortgage brokers offer commercial loans. Your real estate agent, though, should be able to introduce you to at least one who does. Because there are fewer lenders, their terms are much more restrictive. In general, mortgage brokers look favorably on established businesses with proven track records. The proprietors should as a rule own the property on which the business stands. The property will serve as the collateral for the loan. Some sellers will also consider financing owners with a substantial down payment. Fifty percent is the expected deposit for seller carryback of a commercial property.

Investing in residential real estate is now a more inviting option than ever. The yield projected by some experts can be as high as a 45 percent return on your investment, much better than the performance of most alternative investment vehicles. Here in Los Cabos, there are two options: long-term rental property similar to investment property in your home country and short-term vacation rental houses. The mortgage bankers have programs for investment properties, with some lenders allowing a single investor to take out as many as four loans. As with commercial loans, not every company offers this option. In fact, some loan programs forbid the rental of a mortgaged home; the banks, though, admit there are no "rental police." It is imperative to pre-qualify if you are using the property as an investment since it is often more difficult to qualify for these loans. U.S. citizens should consult a tax professional as it may be possible to finance the down payment on a rental home using funds from an Individual Retirement Account (IRA). Experienced clients who have used this technique know that certain restrictions apply and that the IRA documents should be prepared in advance.

Construction loans are also becoming more common in Los Cabos. These loans, as the name implies, provide the property owner with the means to build a home on it. Sometimes the land itself is considered the down payment. The mortgage lender becomes a sort of project supervisor, with funds released to the builder only when certain benchmarks are achieved. This allows the



El Rincon del Pedregal gives future home owners something to aspire to with vistas of Cabo San Lucas city lights and the sea.

borrower the confidence of knowing someone familiar with construction costs is watching out for his or her interests. Upon completion of the home, the loan converts to a conventional home loan with a term as long as 30 years.

With the Mexican peso at a historic low versus the U.S. dollar, there has never been a more advantageous time to buy a home in México. Although the prices are in dollars, the peso's weakness provides administrative savings for buyers now and significant tax savings when they eventually sell the property. Your real estate agent can explain the implications of exchange rate fluctuations in detail, but the short version is that when the peso falls the effect bene-

fits buyers and when it is strong sellers are favored. This global economic phenomenon and the concurrent availability of affordable, reliable financing have made Los Cabos the perfect buyer's market. This is the time to invest in yourself by purchasing a vacation or retirement home here in Baja. Take it from the hundreds who have already done it: The rewards go far beyond financial gain. ■

Carol Billups is broker/owner of Realty Executives Los Cabos. She is active in the Los Cabos real estate market and frequently writes about it. She was recently awarded the Circle of Excellence award by Realty Executives International for best business practices.



EAST CAPE

Beachfront lot for sale, 2.72 acres, ideal for developers, fabulous property 15 miles south of Puerto Los Cabos, with 180.45 feet beachfront. Located 2.5 miles from the new paved road of International Airport-Vinoramas (under construction). Asking price **\$1,011,029.40 us dls** per acre (owner will finance).

CABO DEL ESTE

Vendo terreno en Cabo del Este a 25 kms al sur de Puerto Los Cabos, con 55 metros de frente al mar, localizado a 4 kms de la nueva autopista Aeropuerto Internacional-Vinoramas (en construcción). Superficie de 11,000.00 m2. Precio **\$ 250.00 usd** por metro cuadrado.

Informes/ Info: 01 55 5135 1845, 01 55 5135 2843 Nextel: 01 55 3624 1259
USA & Canadá llame sin costo / toll free: 1 866 540 2553
Email: cornejocooper@prodigy.net.mx www.cornejocooper.com.mx

Staffmédico

Is a medical group formed by Dr. Jorge Córdova, Dr. José R. León, Dr. Israel Lizárraga and Dr. Ramiro López. As ENT (Ear, Nose & Throat) doctors, fully bilingual, with experience in the US and in the entire touristic corridor, certified as Otolaryngologist Head & Neck surgeons they provide caring, state-of-the-art ENT services.

ENT

services

- Facial plastic and reconstructive surgery.
- Infections of the mouth, throat, and larynx, breathing, snoring, swallowing, and voice disorders.
- Hearing loss, ear infections, equilibrium disorders.
- Infections, and allergies of the nose and sinuses.

**Hidalgo corner Lázaro Cárdenas
Int. Plaza Cota Loc. 2. Centro Cabo San Lucas.**

Further information & appointments:

24 hrs 624 105-14-02

ent@staffmedico.com.mx / www.staffmedico.com.mx



We want you to feel at home
get well smiling

Best Prices
in Town

No Prescription Needed



to hotel, home, clinic, office or hospitals
and everything you need to spend your best vacations ever.

with **5 stores**

- Plaza Gali
- Plaza de la Danza
- Plaza del Sol
- Plaza Nautica
- Plaza Marlin

We offer: Home Health Care
Picture Center
Reading and Sun Glasses
Generics
Brand Name Medicine
Personal Care products
Nutrition and Wellnes
Beauty Products
Medicine Cabinet
Magazines
Celular accesories
Baby Care products
and much more...

Phone number

www.farmaciasnacional.com.mx (624) **143 44 99**

NEW & NOTABLE

What's the Buzz in Los Cabos Real Estate?

By Carol S. Billups

Stewart Title Launches Online Prequalification

Stewart Title Latin America has launched a new website to support their Mortgage Alliance Program. The program offers one-stop shopping for clients purchasing a new home in México by offering financing, closing, escrow, and title service in a single company. The new website features online prequalification with notification within 24 hours. There is no charge for the online application. In addition to the downloadable application forms, the site provides information on the latest rates and conditions and other useful information on financing a purchase in México. A mortgage payment calculator is also included on the site. Through the Mortgage Alliance Program Stewart offers purchase, refinance and cash-out funding for finished housing, construction and building lots. For more information visit www.mortgageallianceprogram.com or contact your local real estate professional.

Changes In Store For Real Estate Community

Talks are under way for the merger of the two local real estate associations: The Los Cabos MLS (Multilist Los Cabos) and local chapter of Mexico's national real estate group A.M.P.I. (Asociación Mexicana de Profesionales Inmobiliarios). Since 1956 AMPI has organized the real estate community and holds members to a strict Code of Ethics. Under the proposed plan the MLS would be absorbed under the AMPI national presence and members would also benefit from the local AMPI chapter's affiliation with the U.S. National Association of Realtors. The merger comes about as the two organizations have become more similar to one another in recent years. AMPI has recently brought online a new real estate search system which will greatly streamline consumer real estate searches and provide greater benefit to local realtors. For more information go to www.ampiloscabos.com. The merger, which has the enthusiastic support of most local real estate agents and brokers, should be completed by late June. Only AMPI members may use the title Realtor.

New Incentives At Querencia

The developers of the posh golf community have announced a number of new incentives for purchasers. The first is the Price Guarantee Program which, for a limited time, guarantees the price you pay on a selected group of properties will be the lowest price for the next two years. This confidence-building guarantee will assure buyers that they are getting the best possible deal on a luxury property. In addition, a membership to Querencia's famed golf



Come to Cabo – Save on dentistry
And have a fabulous vacation!

“Cabo Cosmetic Dental is the most respected and affordable clinic in Los Cabos serving north American patients for over 30 years!

- Rated #1 Dental Vacation Value by press and travel writers.
- Full-Mouth Restorations - You'll save \$1,000's!
- Dr. Jorge Arciga is Los Cabo's only Certified Cosmetic & Restorative Dentist.
- English spoken, Sleep dentistry for dental sensitive patients.
- Implantologist, Periodontist, Pediatric Dentist, Endodontist and General Dentist.
- Porcelain/metal crowns just \$395. Same materials used by American dentists!
- Crowns, Veneers, Bondings, Bridges, Partials, Dentures, Implants, Laser Whitening, Amalgam Mercury Fillings Removed.
- Visa, Master Card, Cash Discount, American Dental Finance programs

For a Free Online Consultation and a great video on Cabo goto:
www.cabocosmeticedental.com

Office from USA: 011 52 (624) 143-0520
24 hr. Emergency Cell: 044 624 128 0572

Cabo San Lucas Ave. #3716, Between Niños Heroes & Constitución
2 blocks north of Mi Casa Restaurant, Downtown Cabo San Lucas.
www.cabocosmeticedental.com | info@cabocosmeticedental.com
C.P. 485294 S.S.A. 10908

club will be included in the sale of the next five developer properties, either building lots or finished homes. The membership is valued at \$165,000 U.S. Memberships are no longer being sold to the general public, only to those owning property within Querencia may apply. The third incentive program offers developer financing for up to three years at 0 percent interest, again this offer is limited to developer properties. Querencia is home to Los Cabos' only private Fazio-designed golf course. The developer recently announced the construction of a second course to be designed by Gil Hanse. For more information or to tour this prestigious community see your professional real estate agent.

New Clubhouse Opened

The developers of Las Misiones, on the Corridor near Cabo San Lucas, have opened their clubhouse for owners and celebrated with an Art and Wine party for the Los Cabos real estate community. The clubhouse complex features a pool and gym and serves as a meeting place for residents. Las Misiones will consist of 85 three-bedroom homes at build-out; 15 of the homes are already complete and ready for occupancy. The developer is accepting offers for the finished homes and offering pre-sale on the remaining inventory. Prices start at \$339,000 U.S. and go up to \$399,000 U.S. Many of the homes offer superior views of the ocean. To view the homes of Las Misiones contact your local real estate professional to arrange a tour.

Rolling Hills Estates


Rolling Hills invites you to build your dream home in this land of enchantment! Magnificent lots overlooking the Pacific Ocean where you will enjoy an ever-changing can-



TORTUGA BAY

THIS IS IT.

BEACHFRONT CONDOMINIUMS
IN LOS CABOS, MEXICO



www.tortugabay.com

Exclusively represented by **Baja Properties**

Visit our on-site office open daily in San José del Cabo

Telephone 142-0988

Toll-free 1-877-464-2252

vas of ships, whales and beautiful sunsets. Most homesites offer incredible views of the Pacific Ocean, Cabo San Lucas and panoramic desert mountains. This is "Land's End" at the tip of the Baja California peninsula where cruise ships nestle into the harbor and the "Spirit of México" blends with north-of-the-border luxuries. Here you will find world class golf courses and luxury hotels. Cabo San Lucas is the undisputed billfish capital of the

world and is host to the world's richest billfish tournament Bisbee's Black and Blue. Rolling Hills Estates is located just a short eight minute drive from Cabo San Lucas on the road to Todos Santos. This breathtaking development stretches from the highway 4 kilometers down a rolling hillside toward the Pacific Ocean. Visit Rolling Hills Estates for a tour of the development and enjoy complimentary tacos and refreshments at their new Palapa Bar! ■



Keep furniture simple or to a minimum to allow true enjoyment of the space like that found in Capella Pedregal.

Space Matters

How to Make the Most of the Space You Have

By Sandra Berry

When friends of mine first bought their condo in Los Cabos, it was as a vacation retreat. The couple has since retired and decided to live in Cabo full time. Rather than move into a larger space, they elected to make do with their condo until the timing is better for them to buy something larger. Another new acquaintance recently moved out of a 5,000-square-foot home in Vancouver, British Columbia, and drove to Los Cabos. She donated, purged, and gave away all but the things she loved and is now making "space" in a compact three-bedroom condo. Whether one lives in an 800-square-foot apartment or a 4,000-square-foot house, everyone can use a little more space. As these new full-time residents are learning, you don't have to move or add on to get rid of that claustrophobic feeling. There are challenges, but most can be overcome with a little planning.

The most difficult issue that comes with living in a small dwelling is not the size of the residence itself, but rather

the overabundance of belongings packed into it. By exploring some resourceful storage solutions, you can create both space and increase functionality and enjoy wherever you live. Here are some tips to help maximize your space and make the place more livable.

Be more organized

For some, this is quite a task. Make an honest assessment of the items you own and then determine what can be donated or thrown away. Start by being ruthless about everything you don't need. A good rule of thumb is to pick up an object and ask yourself, "Have I used or worn this in the last three years?" If the answer is a resounding "no," you know what you have to do. A mantra you might use is, "A place for everything, and everything in its place." Once you have on hand only the items you intend to keep, it is time to create room for them. Storage compartments are a great way to get organized. When you have outfitted your home with all the necessities, make a rule of

Furniture placement can transform a room from a place that is dull, drab, and cold into a retreat you will want to enjoy.

only buying new purchases when you are willing to give something else up. Keep the center of the room clear. Doing so gives the appearance of a more spacious area. Streamlined organization can make any area more inviting, regardless of its size. In fact, a smaller room can actually be an advantage since it discourages excess.

Think vertically

There's usually room to be found in the air. Without extra floor space, utilize the wall. Choose tall, slim bookshelves and hang paintings and posters high on the wall to draw the eye upward. When you're working in very small quarters, every square inch counts. Buy rolling bins for under-the-bed storage of linens, seasonal clothes, shoes, and the like. Make the most of your closet by adding hooks, shelves, and plastic storage bins. A baker's rack in the entryway can serve as a catchall for keys, hats, messages, and more.

Adhere to simplicity of design

Clean lines, classic colors and patterns, and practical design all contribute to a more comfortable small-space dwelling. An open living area can be divided into sections, such as a comfortable one for watching television (one of the slender new wall units that don't take up as much room as the older console models) and an eating area (maybe a counter with stools), with another setup outside for entertaining. Stick with one color scheme throughout to avoid having the rooms looking disconnected.

Use multipurpose furniture

An ottoman can serve as a storage trunk as well as a coffee table or a footrest. Bookcases are not just for books anymore. Add storage for remotes, photos, and more by fitting your bookcases with baskets and tins. Choose furnishings that are good multiuse pieces such as a daybed—it's a couch by day and a cozy bed by night. A guest room can double as a workout area or home office. Anything with built-in drawers or shelves helps save space. Look for easy-to-store furniture that can be folded, stacked, or retracted. A fold-away dining table takes little space.

Furniture placement

Keep furnishings in scale with the room. In small rooms, use slim rockers, open-back chairs, a simple sofa or love

WEDDINGS in

Paradise



Weddings in Paradise, located in the heart of Cabo San Lucas, providing outstanding planning services for the most important day of your life. We invented the concept of "Destination Weddings" in Los Cabos over thirteen years ago.

Hidalgo St. in the heart of Cabo San Lucas.
(One block from Marina Blvd.)

Toll free from USA: 1-888-259-0337

Ph: 01152 (624) 143.3922 • Fax: 01152 (624) 143.6565

info@wipcabo.com • www.weddingsparadise.com
info@tfccabo.com • www.theflowcartcabo.com

PHOTOSTYLEINCABO

Irela Garcia
PHOTOGRAPHER

Wedding Photography

www.photostyleincabo.com



Local & Fax. +52 (624) 123 0853

Cell. from US/CAN +52 1 (624) 165 9653

irela@photostyleincabo.com



As seen in Casa Las Olas, from Lifestyle Villas, adding an oversize mirror can make even the grandest of spaces seem all the more spacious and elegant.

seat with exposed legs. Position a sofa facing the living room entrance to increase a sense of space. A glass coffee table is easier on the eye than a solid wooden one. Pale furniture opens up a room. Keep a few stylish folding chairs in a closet to accommodate extra guests. Opt for smaller pieces of well-designed furniture, and avoid overfilling the rooms. Do away with furniture you can live

without. Less is truly more when decorating a home. Keep scale in mind by placing several smaller pieces around a larger one for balance. Decide on a focal point. Even in small spaces, deciding on what you want to focus attention on is important to the overall feel. Place the most important furniture (the pieces you plan on using the most) before anything else. Create a con-

versation area. Grouping is a good idea. For instance, don't place a sofa all by itself. Place a table with a lamp beside or near it. Multiple pieces that go together bring a sense of uniformity to a room and add comfort and coziness. Furniture placement can transform a room from a place that is dull, drab and cold into a retreat you will want to enjoy as much as possible.

ALL YOU NEED IS ATTITUDE

SUNGLASS ISLAND

Get the Look

CANCUN - PLAYA DEL CARMEN - COZUMEL - CHETUMAL - LOS CABOS
 SALVATORE FERRAGAMO VANETTE BULCARI CARTIER COSTA DEL MAR CHANEL EMPORIO ARMANI
 VERSACE DIOR DIESEL GIORGIO ARMANI GUCCI MIAMI JIM ROBERTO CAVALLI POLICE PRADA B&B
 RAY BAN MONT BLANC BAKLEY SALVATORE FERRAGAMO DIESEL VERSACE DIOR VANETTE GUCCI



Vacation Free in Los Cabos

with your savings on dental work!

Dra. Rosa Peña's

"Angel's Touch" Dental Clinic.

As featured on ABC's Good Morning America 2005
 And NBC Tonight News 2007

Treatments are up to 50% less than in the States! Pay for your hotel or entire vacation with your savings. Featuring all new facilities and award winning English speaking dentists.



Appointments:

Monday to Friday 9am-6pm

Phone: (624) 142-6192

24 hr: 044 624 157-1712

Emergency: 624 355- 3030

USA Toll Free: 1 866 331 3996

UNAM C.P. No. 296270 S.S.A. No. 25339

Cosmetic Dental Makeovers, Zoom Laser Whitening, Mercury Amalgam Removal, Bondings, Crowns, Veneers, Bridges, One-Day Implants, Sleep Dentistry, and more.

Visit www.angelsdental.com for info on free ground transportation, hotels, loaner cell phones & treatments!
 E-mail: rosy@angelsdental.com, info@angelsdental.com

Present this copy of Los Cabos Magazine for :
 Dental Tourist Teeth Cleaning Special! Only \$45 usd (reg \$65).
 Normal cleaning by a Doctor, consultation, X-rays if necessary (max 2).

Use smaller electronics and appliances

The more limited the space, the more you need smaller-sized utensils to fit into it. Most anything you use in the kitchen, including microwaves and coffeemakers, is usually available in smaller sizes. These space savers can make a big difference when you have little or no counter space. Hang pots and pans on hooks. Organize a corner cabinet with a lazy Susan and keep all your cookbooks on the top of your upper cabinets.

Be an illusionist

Mirror, mirror, mirror the walls—they trick the eye and give an illusion of more space. Use pastel shades of paint to make a room look larger and brighter. Painting one wall a different color than the others adds a feeling of depth to the room. Use blinds instead of curtains. If you must use curtains, choose a thin, sheer fabric and skip the lining. Hang potted plants outside your windows. They give a lovely foliage effect, but don't use too many plants indoors; they crowd the place. Separate the kitchen with a partition. On one side facing the kitchen, make shelves to hold utensils, crockery, cutlery, and spices and use the other side as a bookshelf.

Light up your home

Lighting can make a world of difference. Use low lighting around seating areas and strong lighting in a bathroom, kitchen, and office. A low-hanging paper lamp in a corner adds a lovely touch. Use track lighting aimed at walls.

Take the indoors out

When is a wall not a wall? When it vanishes. Bring the outdoors into your home, blending the indoor and outdoor space. Cabo's nearly year-round indoor-outdoor lifestyle attracts a lot of new residents, both full and part time to our world-famous destination. Many builders and designers use elements such as disappearing glass doors that open to verandas, making a wonderful extension of a home's interior living space. And many residents have created outdoor living rooms with complete kitchens and dining areas. These features expand the livable square footage of a home and its ultimate enjoyment.

Be thankful for your Cabo home, regardless of its size, and make the most of it by thinking outside the box. With a little creativity, even the most unlikely space can become the room or home of your dreams. Not all of us can live in mansions and not all of us want to. Never let the size of your space deter you from creating your own personalized living environment. ■



B
BROWN'S PRIVATE SERVICES
BUTLER & CHEF SERVICES

Bring great dining to you in the privacy and luxury of your vacation villa in Los Cabos

- Private Transportation
- Chef and Butler Services
- Weddings, Groups & Incentive Groups

Ph: (624) 144 3419 • Cell: 044 (624) 164 8185
USA Ph: 011 52 1 (624) 164 8185 • 011 52 (624) 144 3419
info@brownsprivateservices.com • www.brownsprivateservices.com

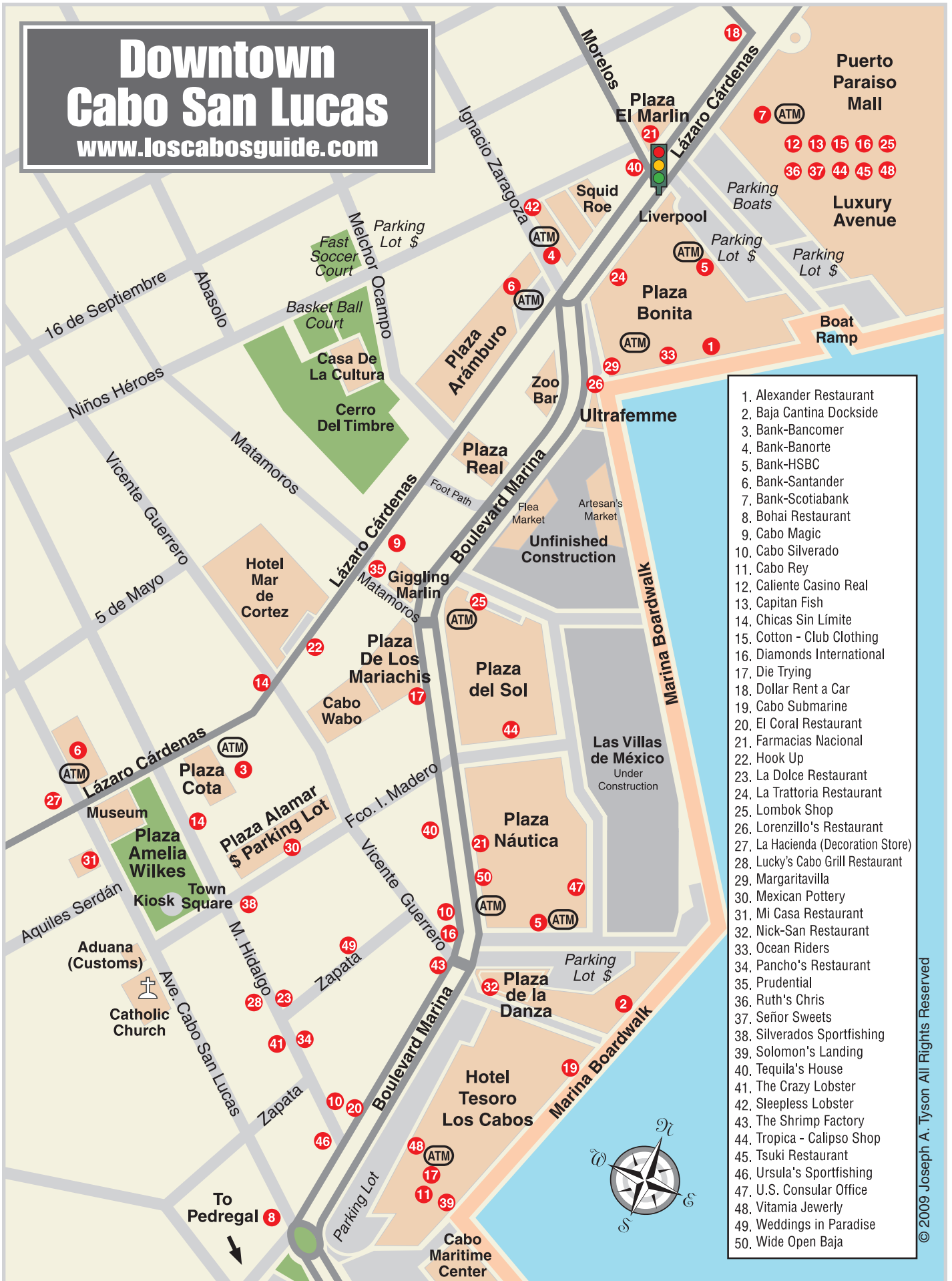


CABO IMAGE

MIGUEL VENTURA - WEDDING PHOTOGRAPHER
WWW.CABOIMAGE.COM
CELL. (624) 174 8207 • PH. 001 52 (624) 105 2796
WWW.LOS CABOS GUIDE.COM/CABOIMAGE

Downtown Cabo San Lucas

www.loscabosguide.com



1. Alexander Restaurant
2. Baja Cantina Docksider
3. Bank-Bancomer
4. Bank-Banorte
5. Bank-HSBC
6. Bank-Santander
7. Bank-Scotiabank
8. Bohai Restaurant
9. Cabo Magic
10. Cabo Silverado
11. Cabo Rey
12. Caliente Casino Real
13. Capitan Fish
14. Chicas Sin Limite
15. Cotton - Club Clothing
16. Diamonds International
17. Die Trying
18. Dollar Rent a Car
19. Cabo Submarine
20. El Coral Restaurant
21. Farmacias Nacional
22. Hook Up
23. La Dolce Restaurant
24. La Trattoria Restaurant
25. Lombok Shop
26. Lorenzillo's Restaurant
27. La Hacienda (Decoration Store)
28. Lucky's Cabo Grill Restaurant
29. Margaritavilla
30. Mexican Pottery
31. Mi Casa Restaurant
32. Nick-San Restaurant
33. Ocean Riders
34. Pancho's Restaurant
35. Prudential
36. Ruth's Chris
37. Señor Sweets
38. Silverados Sportfishing
39. Solomon's Landing
40. Tequila's House
41. The Crazy Lobster
42. Sleepless Lobster
43. The Shrimp Factory
44. Tropica - Calipso Shop
45. Tsuki Restaurant
46. Ursula's Sportfishing
47. U.S. Consular Office
48. Vitamia Jewerly
49. Weddings in Paradise
50. Wide Open Baja

© 2009 Joseph A. Tyson All Rights Reserved



Bayview suites

@ CABO VILLAS
BEACH RESORT

INVEST IN THE HEART OF CABO OR RENT THROUGH OUR EXCLUSIVE PROGRAM

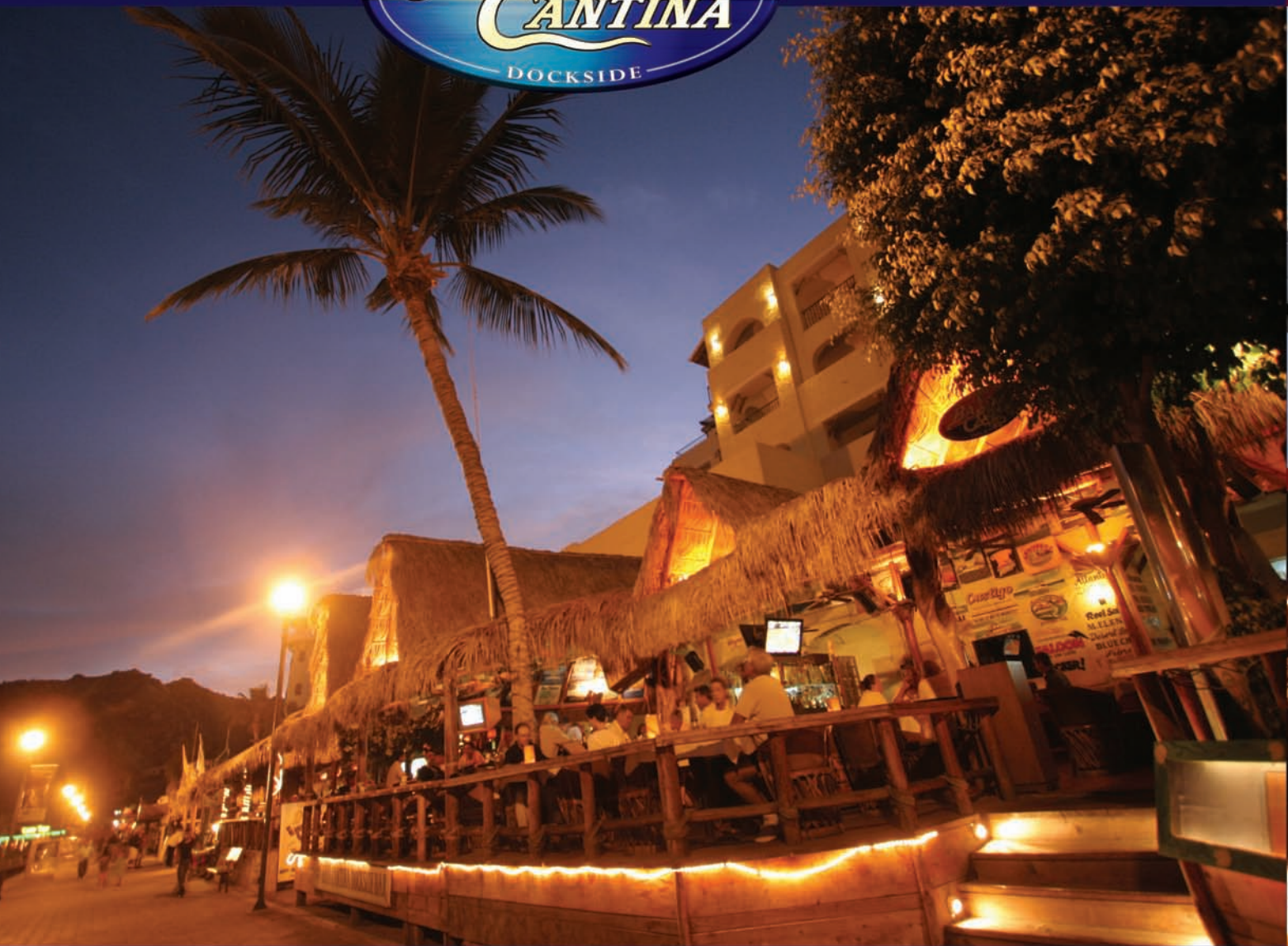
Experience the stunning views of Los Cabos Bay while enjoying a first class designed and fully equipped suites in the Heart of Cabo. Bayview Suites opens its doors to all visitors who are looking for an exclusive ocean front resort within walking distance from all major attractions, stores and nightlife that makes Cabo a unique destination. Our totally new 2 bedrooms suites will delight all your senses; its private terrace with Jacuzzi, LCD screens on every room, 2 bathrooms, Bose audio system, deluxe finishing and exquisite furnishing, 24 hr concierge, wireless internet and incredible ocean view will make you live unforgettable moments.

It's 2 Penthouses views will make you travel to the infinite Sea of Cortes. These 3 bedrooms suites also include a private roof terrace with Jacuzzi for 4 people, wet bar and lounge furniture; is the perfect excuse to enjoy a cocktail party along with the incredible sunsets.

Bayview Suites, the new hot & chic spot in Medano Bay, come, and let us pamper you as you deserve.


CABO VILLAS
BEACH RESORT & SPA

Phone: (52) 624 143 9199. Toll free number from USA: 1 866 962 2268 ext 2077
Callejón del Pescador s/n, Cabo San Lucas 23453, Baja California Sur, México.
Full ownership plans available. Information: ventas@cabovillasbeachresort.com
www.bayviewsuites.net www.cabovillasbeachresort.com



MARINA

Mexican Cuisine, Seafood & Sports Bar.
Live mexican trio, All day happy hour

Friday Ladies Night from 9:30 to 11:00 pm

Open from 7:00 am to 2:00 am Kitchen closes at 11:00 pm

(624) 143-9772

L-M Dock Hotel Tesoro Marina Cabo San Lucas



w w w . b a j a c a n t i n a . c o m . m x



BEACH RESTAURANT

Mexican, International Cuisine & Sushi Bar. Wine selection and celebrated bar
Live mexican quartet. Wednesday Mexican Fiesta Night.

Thursday Night Live Jazz

Friday to Sunday DJ

Also available for events, weddings or private parties

Open from 8:00 am to 11:00 pm Reservation Highly Recommended



(624) 143-9773



Medano Beach. Cabo Villas Beach Resort
sales@bajacantina.com.mx

www.bajacantina.com.mx