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## Expertise

The Expertise of Best Mortgages Panama Best Mortgages Panama specialises in assisting foreign nationals who wish to invest in Panama. As one of Panama's leading mortgage negotiators, we can help take care of all your mortgage needs – and save you hours of valuable time and potentially thousands of dollars in the process. We have a highly professional team of consultants who combine 25 years of experience in the financial services sector in Panama, and have ample knowledge of how the banking system here works. In addition, with our years of living here, we can guide you to the most trusted real estate agents - because we know them - and assist you in determining what the soundest investments for you will be - because we have been working on them. Best Mortgages Panama's consultants can negotiate with lenders on your behalf allowing you to bypass the traditional channels – and the usual headaches and hassles of mortgage shopping. Our expertise and scale of operations puts us in a very powerful negotiating position so you can count on us for highly favorable rates. What we can offer you A financial services company with a focus on mortgages and commercial loans, Best Mortgages Panama has developed a reputation for securing the best rates and terms and conditions for our wide international client base. Our close connections within the Panamanian banking industry and use of our own proprietary analysis models enable us to select the right bank for each client's specific needs and to secure the most favourable lending rates. We assure you of the following

- a) we will conduct a detailed analysis of your specific financial situation
- b) we will develop a strategy geared to accessing the bank most suited to your needs with the best available rates in the Panamanian market
- c) we will ensure that you pay a low bank (processing) fee
- d) we will try and pre-negotiate conditions of minimum penalty for early payments.

In addition, Best Mortgages will take charge of processing all documentation pertinent to your mortgage, conducting a pre-analysis of your credit situation (using similar methodology as most Panamanian banks apply), undertaking a detailed examination of resultant financial ratios to ensure rapid lender approval and successful project completion.