



LIVE & INVEST OVERSEAS CONFERENCE LAS VEGAS, NV – OCTOBER 1-2, 2009

THE *INTERNATIONAL LIVING* NETWORKING HALL: AN OASIS OF OPPORTUNITY

I guarantee the following scenario will happen to you during the conference...at least once: You've just left the best session yet, where you've learned about an opportunity that meets all your criteria...or you've discovered a town where properties cost less than you thought they could...or maybe you've just heard about a new off-plan development and you want in.

That's it...you've discovered the missing piece of your plan...you're ready to make the next move...it's exactly what you've been dreaming about. The presenter has time for just a few questions...but you have tons! As the room breaks out into applause, the presenter says "Thank You" and you start to panic...you turn to your schedule to see if they are speaking again...is there a cocktail party coming up where you can corner them?

Relax! That's what the Networking Hall is for! A relaxed space where you can ask all your questions and swap stories and information...in most cases, you can even handle business details and transactions.

Our presenters pass on a lot of information during their half hour sessions. At first, it may be a little overwhelming. But the idea here is to spark your thinking and imagination, give you a smorgasbord of opportunities to choose from—and then douse you liberally with the time and space to learn more in the Networking Hall.

After all, the process of buying a house in another country isn't always simple...and with differences in language, culture, and bureaucratic systems it can easily become confusing, costly, and frustrating...without the right experts by your side. When you connect with people who know how to navigate the red tape, you'll discover the hidden time- and money-saving tips that can make the process seem almost effortless. And remember, the relationships that you saw here at the conference are likely to serve you well for months—or even years—down the road. You will emerge from these few days with a new rolodex of useful contacts.

If it's true that you can judge a person by the company they keep...then we think this crowd speaks highly of our little organization. Remember, we don't just publish information—we do business, too. We purchase properties in countries around the world, our staff members relocate and travel frequently, and we often have to navigate the same legalities, bureaucracy, and tax issues that our readers do. So the people we invite to come to our conferences are the people we wouldn't mind doing business with ourselves.

Because when you are far from home, the most valuable asset you have—in fact, some would argue the only real currency that transcends national borders—is trust.

We research and even perform background checks on all of our associates around the world. When you meet an exhibitor at one of our conferences, you can be assured they have not been invited in off the street.

Of course, we can't guarantee that everything will go smoothly, no matter what lawyer, real estate agent, banker, or contractor you decide to work with. In the end, always remember when it comes to buying overseas real estate to buy what you see...not what is promised.

Take a moment now to see who is here:

INTERNATIONAL LIVING REPRESENTATIVES



MARTINA DUNPHY

Executive Director

International Living

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Martina Dunphy, *IL's* Executive Director, joined the group in October 2000. Originally from Kilkenny, Ireland, Martina came to work for *International Living* in Waterford, and has worked her way steadily up the ladder. Her horizons have broadened both within the group...and geographically. In January 2006, Martina took *IL's* advice, packed bag and baggage, and moved to Panama City, where she managed *International Living's* growing office in Casco Viejo.

From this base, Martina managed *International Living's* local office operations in Panama, Mexico, Honduras, Nicaragua, and France. Martina returned to Ireland in 2007 to take up her current position of Executive Director of *International Living*.

She is a lifetime over-achiever, having graduated high school early, earned her business management degree at night, and won several awards in Ireland for her efforts and results. Martina continues her studies with the Chartered Institute of Management Accounting.

Martina will explain how International Living's resources can help you make the most of your offshore opportunities.

LEE A. HARRISON

Latin America Roving Editor

International Living

Punta del Este, Uruguay

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Lee came to *International Living* after a 30-year career in the U.S. electric power industry in many diverse locations. After 12 years with Bechtel Power Corporation, where he started as an electrician, Lee moved to Exelon Generation (the nation's largest power generator) where he ultimately served as a director. Taking advantage of a post merger early retirement offer, he left in 2001 at age 49 and moved to Cuenca, Ecuador.

Now he lives and works in Uruguay, spending most of his time at the beach resort of Punta del Este, but also part time in Montevideo as well as the island of Itamaracá in Brazil. He is currently working as *IL's* Latin America Roving Editor, roaming Central and South America in search of the best retirement destinations and property buys.

Lee will be discussing various topics - from early retirement, to the practicalities of living offshore and opportunities to live and invest in Uruguay and Brazil.

STEENIE HARVEY

Roving Europe Editor

International Living

County Roscommon, Ireland

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Steenie Harvey has been writing for *International Living* for the past 15 years. The magazine's "roving Euro Editor", she travels most months—not just to Europe, but also further afield. In the last year she has been on the crafts trail in Ecuador, the Viking trail in Iceland, and investigated real estate in the Philippines, Malaysia, Italy, Spain, and France. When she's not on the road, Steenie lives in County Roscommon, Ireland. She is the author of *Live Well in Ireland*, and *Adapter Kit – Ireland and Adapter Kit – a Guide to European Vacation Rentals*.

Steenie will discuss the opportunities that exist in Italy, as well as explaining how to fund your overseas life through travel writing or an import-export business.

SUZAN HASKINS

Latin America Editorial Director

International Living

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Suzan Haskins was born in Oklahoma, and grew up in Kansas, North Dakota, and New Jersey, before moving to Omaha in 1976. She has a degree in journalism from the University of Nebraska. She spent nearly 25 years working in corporate advertising and marketing in Omaha. Finally, she said “not another winter in Omaha” and began looking for a way to live where the weather and scenery were better and she could do more of the things she had always wanted to do.

She was an *International Living* subscriber and started pestering the publisher for a job. In 2001, *International Living* relented, and hired Suzan and her husband, Dan Prescher, to work for *IL* in Quito, Ecuador. From there, the Haskins/Prescher team moved to Mexico. In 2006 and early 2007 they lived in Panama, and Nicaragua before recently returning to Merida, Mexico. Suzan is *International Living's* Latin America Editorial Director and is responsible for the company's Latin America-based publications. She and Dan have just finished renovating a house in Merida, Yucatan, Mexico. They also own property elsewhere in Mexico, and in Nicaragua and Ecuador.

Suzan will talk about life and opportunities in Mexico, renovating a colonial house and outline the steps needed to make the move to any country.

GLYNNA PRENTICE

Editor, Mexico Insider

International Living

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Glynnna got the travel bug at an early age. After traveling around the U.S. with her family as a child, she took on Europe during college, and returned to work as a field archaeologist in the UK before attending graduate school in New York. Later stints abroad included working in Sao Paulo, Brazil, in international banking, and in Spain working as a strategic consultant for (then) Price Waterhouse.

Most recently, Glynnna lived in New York City, where she worked in health care information with a major Internet health care portal. She now makes her home in Campeche, on the Yucatán Peninsula in Mexico.

Glynnna attended college at Bryn Mawr College in Pennsylvania, and also holds an MS in Journalism from Columbia University in New York and an MBA from the University of Chicago.

Glynnna will explain why Mexico is the world's number one retirement destination.

DANIEL JAMES PRESCHER

Publisher and Emcee for the Event

International Living

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Dan Prescher is a native of Omaha, Nebraska. He earned a degree in Journalism at the University of Nebraska and a Master of Fine Arts from the University of Iowa Writer's Workshop. Dan worked as a copywriter for many years in educational fundraising and electronic fund transfer systems marketing until he met his wife, Suzan Haskins, with whom he ran a successful multi-media marketing business in Omaha until 2001. That's when Suzan suggested selling the house, cars, and furniture and moving to Ecuador to take a job with *International Living*. It was a decision that has occasionally made them (and their friends and family) wonder about their sanity, but one that they have never regretted. Since then, Dan and Suzan have lived and worked in Ecuador, Panama, Nicaragua, and three locations in Mexico for *International*

Living. Dan currently lives in Merida, the capital of Mexico's state of Yucatan, where he and Suzan have just renovated a colonial-style home and are now looking for good venues for Dan's band, The Yucatonés.

Dan will be emceeding the event...and, if we're lucky, breaking out his guitar after sessions.

JESSICA RAMESCH

Panama Correspondent

International Living

Panama

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Jessica is no stranger to "international living"—she has called the U.S., India, and Panama home, and studied International Politics and Diplomacy with a full scholarship from the University of Richmond. After graduating with honors, she went on to work as a writer for organizations such as the Panama Canal while moonlighting as a GMAT and GRE verbal instructor for Master's level courses at Kaplan Panama.

Before joining *International Living* as our Panama correspondent, Jessica toured the world as head of shipboard guest relations training at Carnival Corporation. Over the course of four years she moved up in rank from Cadet to Second Officer, but then decided to abandon ship and live the good life as a landlubber.

Jessica speaks Spanish and French and is studying Italian and Portuguese. She spends her days writing, traveling, and learning new things, and likes to unwind by scouting out Panama's restaurants for great food and wine.

THE IL EVENTS TEAM

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Donna came to *International Living* after a 15 year career in the travel industry. She grew up in Baltimore, Maryland, and received her Bachelor's degree from the College of Notre Dame, Maryland. She has a degree in Marketing and Communications. She has also studied Ohashiatsu at the Dai Bosatsu Zendo in the Catskills of New York and is a certified Ohashiatsu practitioner. Her passion for travel and the arts has taken her to many countries outside of the U.S. including Panama, Costa Rica, and Mexico. Her spare time is spent practicing Ohashiatsu and working with stained glass.

Donna will be available to assist with any questions and explain IL's unique range of products and services, designed to help you with your overseas plans.

ELAINE FINNEGAN

Event Director

International Living

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A graduate of Trinity College, Dublin, Elaine has always had a desire to travel and spent a year living in Australia prior to joining the *International Living* team. This wanderlust serves her well in her current position,

She has been involved in organizing, marketing, and running *International Living's* numerous events for the past five years. These events keep Elaine busy traveling around the *International Living* world and she has run events in France, Italy, Spain, the U.S., Mexico, Nicaragua, Panama, Argentina, and Thailand.

Elaine will be available throughout the conference to assist you with any event needs.

LAURA SEXTON

Marketing Associate

International Living

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Laura Sexton joined International Living in August 2007 as a Marketing Assistant. Originally from Waterford, she has travelled throughout Australia and Europe including Spain, Italy, France and Sweden. Laura also lived in Denmark for a semester during her college years. She graduated with a Bachelor of Arts in Marketing from Waterford Institute of Technology. Laura takes care of the online marketing for International Living.

Laura will be on hand to assist with any questions and explain IL's unique range of products and services, designed to help you with your global plans.

Visit www.InternationalLiving.com/Events for information on our wide range of worldwide events.

OUR SPONSORS

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Closing Cocktail Sponsor



THE FACULTY

GREGORY J. ADAMS

President/ CIO

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Mr. Adams is the President and Chief Investment Officer of Sovereign International Asset Management, Inc. located in Palm Harbor, FL. Mr. Adams is a CERTIFIED FINANCIAL PLANNER™ and has received an Accredited Asset Management Specialist designation from The College for Financial Planning.

Prior to Sovereign International, he was President and Chief Investment Officer of Sheffield Capital Management, LLC, an investment management company, and Portfolio Manager of Sheffield Capital Partners, L.P. He has been trading equities and options since the early 1990s. Prior to launching Sheffield Capital, Mr. Adams served as Associate Director for Sovereign International Asset Management Inc., a Registered Investment Advisory firm, where he was responsible for client relations, developing asset allocation models, and building and beta-testing investment models. Mr. Adams has worked in the financial services and insurance industries since 1980 as President of Greg Adams Insurance Agency, Inc. and former President of Adams & Associates Insurance and Financial Services.

He is a graduate of Geneva College in Pennsylvania where he earned a Bachelor of Science degree in Business Administration and a Bachelor of Arts degree in Biblical Studies.

WINTON CHURCHILL

Cofounder

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Winton Churchill is co-founder of Barefoot Consultants, an international training and consulting company headquartered in West Palm Beach, Fl. His firm helps clients find ways to put their skills and career experience on the global market tapping into the 30% to 70% of opportunity most USA-only and Canada-only businesses and individuals leave on the table.

“By taking charge of their earning power, rather than waiting for governments, financial institutions and employers to “right themselves,” the baby boomer generation now has the power and access to put their skills and abilities on the global market regardless of where they live or work now,” according to Winton Churchill, co-founder of Barefoot Consultants.

Winton and his wife Dr. Debi Yohn have developed and 11 step system for putting your skills and experience on the global market.

In addition to consulting, Winton has written and lectured on a broad range of information technology and Internet sales and marketing topics. His opinions are frequently quoted in a variety of publications including The Wall Street Journal, Entrepreneur Magazine, Marketing Sherpa, Inc. Magazine, SoftwareCEO, Sales & Marketing Management and a number of industry related business, Internet and software related publications. He is the author of “Email Marketing for Complex Sales Cycles” (Morgan James Publishing)

Prior to the founding of his own firm, Winton has been involved in a variety of senior sales, marketing and management roles for, Apple Computer, Oracle Corporation, Spinnaker, Contact Software (ACT!), Sun Microsystems, Legato Systems, and Netfish Technologies (now IONA). Winton is Past President of the South Bay Association of Chambers of Commerce. The SBACC serves 18 Chambers and more than 53,000 businesses in coastal Southern California.

In 2007, Winton and his wife made Huatulco, Mexico their primary residence and spend approximately 9 months a year there enjoying all Huatulco has to offer.

Winton will explain the three simple steps for turning your lifetime skills and interests into a lucrative and liberating income abroad.

JOHN CURRAN

Expat in Ecuador

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After living in his native Wisconsin for all but one of his first 29 years, John has lived overseas for all but one of his years since. Parlaying his kicking talent into a year on the University of Florida football team, he moved back to Wisconsin after injury forced him to once again use his brain.

John graduated with honors from the University of Wisconsin-Milwaukee in 1987 earning both a B.A. in Economics and a B.S. in Architecture and then completed a Master of Architecture degree at UWM in 1990. While studying, he worked 10 years as a charter and tour boat captain to help pay for his 9 years of university education,

On April Fool's Day, 1991, after the first Gulf War ended, John accepted a position at the United Arab Emirates University to teach computers and math. After instructing Emirati men for 1 year, he spent the next 7 years teaching Emirati women before moving back to the USA in 1999.

He returned to the UAE after being hired in 2000 by the Higher Colleges of Technology to develop a new CAD/Interior Design program for Emirati women. In addition to his development work, he also taught math, drawing and photography classes at the Sharjah Women's College branch of the HCT where he met his life partner, Susan, a native of Alberta, Canada.

After the design program was in place, he transferred to Dubai Women's College, once again teaching the more in demand subjects of computers and math in the college's student-centered laptop-learning environment. After 3 years teaching first year students while developing integrated student projects that became system wide learning models, he spent his last 3 years working with final year adult learners.

In July 2007, at the age of 44, John, along with Sue and their 3 cats, left the UAE for good and "retired" to their property near Vilcabamba, Ecuador where they recently completed building a new adobe house in and around an old rammed earth home while tending chickens and their property.

John's interests, in addition to Sue, include architecture, construction, graphics, writing, cooking, baking, football (especially the Green Bay Packers and the Florida Gators) stadia design, politics, investing, gardening, landscaping, and animals of all kinds.

John will talk about why he's happy to be no longer riding on the merry-go-round.

JUAN FEDERICO FISCHER

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Juan Federico Fischer is a partner at LVM Abogados & Consultores (LVM), one of Uruguay's leading law firms. Both a lawyer and an M.B.A., he manages the firm's foreign investment consulting unit, advising both multinationals and individual investors in privatizations, real estate developments and acquisition of local companies.

In his 13 years as a corporate attorney, Juan has worked in some of Uruguay's main privatizations (Punta del Este Airport, 1994, Montevideo port, 1995 and 2000); in major local corporate debt restructurings; in international debt restructurings (regional debt-equity swap of Italy's Parmalat, 2004), in mergers and acquisitions (AstraZeneca spin-off of Avecia, 2000, Katoen Natie's purchase of Zonamerica stock, 2000, Katoen Natie's acquisition of the Montevideo port, 2006, Sherwin Williams's acquisition of Pinturas Industriales, 2007).

He has advised and is counsel to dozens of multinationals such as Computer Associates, Bechtel Corp., UBS Warburg, Cable & Wireless, HSBC, and Globo of Brazil, and to multilateral institutions such as the World Bank Group.

Currently, Juan specializes in major real estate developments, including the first community for American retirees in Uruguay, a \$30 million investment near the seaside town of Piriapolis. Juan's firm, LVM, is the local advisor to First American Corp., the world's largest title insurer. LVM is also a leading advisor to individuals seeking to buy properties and to obtain residency in Uruguay.

Juan graduated from Uruguay's Catholic University's School of Law in 1994, and in 2002, he obtained an M.B.A. degree from Northwestern University's Kellogg School of Management, where he majored in strategy and finance.

Juan was born in France and besides Uruguay, has lived in Washington D.C., New York, Chicago, London, and Central America. His overseas work experience spans deals in the United States, most of South America, Mexico, Britain, Spain, Italy, and Romania. Juan is fluent in Spanish, English, and French.

Juan will explain the keys to immigration, taxes, banking, and purchasing property in Uruguay.

ROBERT G. KROESEN

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Robert G. Kroesen is a Panamanian of Dutch origin. He lived for many years in the U.S. where he obtained his marketing

degree and worked as a consultant with a marketing research firm. He later returned to Panama and has, for several years, advised companies and several Panama law firms on their global marketing and public relations strategies.

Robert also became involved in one of the largest reforestation projects in Panama and, together with some of the most important legal firms and consultants around the world, is advising individuals on how to maximize their forestry projects through proper management and how to take advantage of the visa/residency applications of their forestry projects.

Robert will explain the residency and other benefits of investing in a Panamanian teak plantation.

KRISTIN KUCHEM
Currency Trader and Assistant Vice President
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Ms. Kuchem, a native of St. Louis, Missouri, has been an active currency trader at EverBank for over two years. Her prior achievements include stints at Mark Twain Bank and Nationwide Retirement Solutions, where she worked as the State Director for the State of Maryland, managing their Supplemental Retirement Plans for over 86,000 employees and \$2.1 billion in assets. Her extensive knowledge of 403(b), 401(k), 401(a), and 457 plans has brought a level of experience unmatched in the bank.

She currently holds series 6, 63, 26, and 7 FNRA licenses and has had various life and health insurance licenses in the states of Missouri, Texas, and Maryland. She holds a bachelor's degree in Business Administration from Fontbonne University in St. Louis. She has traveled extensively to preach the word of EverBank and the benefits of foreign currency, precious metals, and foreign stocks and bonds to audiences across the globe.

Kristin will talk about currencies with a global perspective.

PETER VESTBIRK LAUB
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Sponsors of the Opening Cocktail Reception

Peter Vestbirk Laub, Vice President of Jyske Global Asset Management (JGAM), entered the financial industry more than 10 years ago, having started his career in technological surface treatment and chemicals. Coming from a position as Marketing Manager with Jyske Bank Private Banking, Mr. Laub joined JGAM in 2008 as Vice President, Business Development. Mr. Laub is a popular speaker at seminars and events in the U.S. and Central America, and has extensive knowledge on the advantages of investing offshore.

Jyske Global Asset Management (JGAM in short) offers Discretionary Portfolio Management services and Advisory Account services to U.S. clients, even for IRAs and 401(k)s. The services include the opportunity to be exposed in all asset classes from all over the world and leveraged investments. The company is located in Copenhagen, Denmark and is under supervision of the Danish Financial Supervisory Authority and registered with the U.S. Securities and Exchange Commission (SEC) as a Registered Investment Adviser.

Peter will discuss the advantages of international diversification and offshore investments.

RAINELDA MATA-KELLY

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Rainelda Mata-Kelly practices commercial and shipping law at the Law Offices Rainelda Mata-Kelly. In 1982, she graduated Magna Cum Laude with a degree in Law and Political Science at Santa Maria La Antigua University in Panama. She then went on to Cornell University Law School and obtained a Masters of Law, specializing in Commercial and Maritime Law. Upon graduation, she became the founder, resident lawyer, and manager of the London office of a Panamanian law firm. In 1991, she became a Miami Correspondent for *La Prensa*, the Panamanian newspaper and then went on to be the Executive Editor of *La Prensa*.

Ms. Mata-Kelly has been External Legal Advisor to the *Asociacion de Usuarios de la Zona Libre de Colon* (Colon Free Trade Zone Merchants Association), member of the Editorial Board of *La Prensa*, and External Executive Director and Legal Advisor to INTERED (Internet Service Providers' Association). Since 1989, she has also owned her own private practice in the areas of corporations, immigration, commercial, real estate, and shipping law of Panama, which in 2005 was incorporated as a law firm and has now been expanded to include four other lawyers.

Rainelda will discuss the legal landmarks for settling, investing, and doing business in Panama.

ROBERTO MORENO

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Roberto was born in Ecuador and graduated from Catholic University Law School in 1995. Since then he has been assisting both corporate and individual clients from all over the world to invest in property, obtain visas, and create new business in Ecuador.

He has worked in the legal department at Citibank, became an attorney (Jurisconsultant Doctor Degree) in 1995, and became a partner of Bustamante & Bustamante in 1996. In 2007, he founded Moreno di Donato Law firm, where he works as a partner. His specific skills are ensuring Spanish and non-Spanish speaking clients receive good, solid advice for their investments.

Roberto has advised international companies in Ecuador, such as Bumble Bee Seafood Inc., for more than 10 years, and helped the consortium that built the airport of Manta in 2000.

In the last years Roberto has help foreign citizens from all over to invest and live in Ecuador with several legal issues especially in Immigration and Real Estate purchase. He has acted as lawyer for the major real estate projects in Manta, such as Santorini and Alcantara Building. Roberto also has experience in trademark and copyrights, and he has helped international corporations with trademark matters in Ecuador.

Roberto's professional memberships include the Young International Arbitration Group (London Court of International Arbitration) and the Inter-American Bar Association.

Roberto will discuss the legal considerations to live & invest in Ecuador.

TURALU BRADY MURDOCK

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Turalu (“Tuey”) Brady Murdock is Vice President/Counsel of the Latin America/ Caribbean Division of First American Title Insurance Company, based as a consultant to Title Company of the Americas, SA, in Managua, Nicaragua. She has been employed by First American since 1976 in various capacities.

In the Santa Ana, California, National Legal Department, she was a National Title Counsel; in the Denver Regional Office, she functioned as the Rocky Mountain Regional Counsel, and in the New Orleans Regional Office, she worked as the Southeast Regional Operations Manager.

Tuey received her B.A. from the University of California, Berkeley, and a J.D. with scholastic merit from Western State University College of Law, California. Tuey is a member of the California and Colorado Bar Associations. She has also been active in the California Bar Legal Education Section, the American Land Title Association and the American Bar Association Title Insurance and International Law Sections.

Tuey is active in many church, community, and civic organizations; she was a Peace Corps Volunteer in Colombia, South America, for two years, and a teacher for eight years prior to entering law school. Tuey served for many years as a National Board Member of the National Peace Corps Association, Washington, D.C. She is a founding board member of the Association of Nicaraguan Investors and Developers (ANID). Tuey is married with four children and three grandchildren, and lives in Managua, Nicaragua. She has lectured extensively on title insurance related issues throughout the United States, the Caribbean, and Latin America.

Tuey will explain why, and how, you should guarantee your overseas property.

LIC. ERNESTO ARRAÑAGA PATRÓN,

Chief Executive Officer and Attorney

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Ernesto Arrañaga Patrón was born and raised in Merida, Yucatan, where he now resides. He attended university and obtained his law degree at the University of Mayab (1996-2001). In 2003 he traveled to Spain and obtained a masters degree in International Tax Law at the University of Salamanca in 2004. After returning to Mexico he joined the Ernst & Young Firm in Cancun office (2004-2007) as Legal Manager. Two years ago he returned to Merida and founded Inter Lex Mexico, a foreign investment and corporate law firm. He is attorney of record for many of the area’s largest real estate projects and real estate companies and he is licensed to provide legal assistance to clients in Yucatan and Quintana Roo.

Ernesto will explain the legal practicalities to make Mexico an easy place for you to live or invest.

ROGER PETERSEN

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Roger Petersen is a partner in the Costa Rican law firm of Petersen & Philips and founder of Attorney Property Services, a Costa Rican real estate transactions services firm. He has been practicing law for 16 years. Mr. Petersen is a member of the Costa Rican Bar Association and the Florida Bar.

In addition to his legal education, Mr. Petersen holds a B.A. from Tulane University in International Relations and an M.B.A. in Finance from National University in Costa Rica. Mr. Petersen was born in Costa Rica and lives there full time. He is also the author of the best selling book, *The Legal Guide to Costa Rica*.

Roger will discuss the opportunities in Costa Rica and help you decide if it is right for you.

LUIS FLAVIO MARTINS PINTO (FLAVIO PINTO)

Attorney-at-Law & Real Estate Development Consultant

MPinto Real Estate Development & Magno Pinto Advogados Associados

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Flavio Pinto graduated in 1989 from the Law School of the Federal University of the State of Ceara (UFC). In 1991 he became a member of the Realtors Council of the State of Ceara.

Since then Flavio has been partner of Magno Pinto Associate Lawyers, an attorney-at-law firm which has advised on real estate and building matters, contracts and other legal issues for more than 45 years. Clients have benefited from the knowledge, confidence and security of the Magno Pinto firm. Some of the biggest and best Brazilian builders and developers are clients of the firm.

Flavio's primary activities include combining his talents and specialties with those of other professionals in the architectural, engineering, environmental, accounting and real estate fields to build and market companies and new developments. He deals with investors and developers, performs due diligence investigations, drafts and analyzes contracts, and procures land and contracting services.

Flavio manages a professional legal and accounting team to secure Brazilian permanent visas and other official documents for clients. His team facilitates the set up and operation of companies and administers their local accounting and legal representation.

As a result of his close contact with real estate developers, Flavio has participated as legal advisor in major developments, such as the Shopping Center Del Paseo. With this project Flavio joined The Mall Selling and Contracting Council handling all its planning, building and tenant relations phases between 1995 and 2000. In the Council, Flavio assumed responsibility for all contracts drafts and analysis.

Flavio founded, owned and managed Conecta Servicos, a credit collect agency which has been working since 1998 for such large financial institutions as Citibank, Goldman Sachs, Itau Bank, Caixa Economica Federal and Orbital Credit Card Services. During his eight years managing Conecta the firm won numerous awards for client service. In 2006 Flavio sold his interest in this company to maintain focus on his real estate advisory services and the ever-growing development of Fortaleza and the state of Ceara.

Flavio is fluent in English and Spanish. Due to his professional activities he has attended numerous conferences, fairs and seminars in Canada, the Netherlands, Germany, Spain and the United States.

Flavio will discuss the legal considerations to live & invest in Brazil.

REAL ESTATE DEVELOPERS & CONTACTS

PATHFINDER

Pathfinder's name is new, but they're definitely not the new kids on the block. Pathfinder's in-country representatives are the same knowledgeable contacts *International Living* readers have been hearing from for years. In fact, until 2007, they were *International Living*. The same ones who told you about Nicaragua, Panama, Honduras, Argentina...long before the rest of the world had caught on to their incredible bargains and engaging lifestyles.

At Pathfinder, their mission is to scour the globe to find the most unique and value-oriented real estate projects the world has to offer. Their place is ahead of the curve. They're your eyes and ears on the ground, around the globe, leading you to the best and most unique offshore real estate values available. They work for you to find that beachfront lot...that city condo...that mountain retreat you've been looking for. And they get you in early for the best possible deal...often at a price you thought was consigned to the history books.

Every year they investigate hundreds of projects around the world. Most don't stand up to their rigid scrutiny. The small percentage that do make the cut—the projects with a vision they readily understand and share, that they're convinced have the ability, experience, and resources to deliver on that vision—are the only ones they'll tell you about or introduce you to at an *International Living* event. Each and every developer and real estate company you meet at events, or read about on their web pages and e-letters, have stood out because of their integrity—and because their projects offer you a leading-edge offshore real estate opportunity.

Global events can create opportunities...but they can also turn a promising opportunity sour. In either case, you need to be armed with the most in-depth and updated information to capitalize on the situation. That's where Pathfinder excels. By leveraging their many in-country experts, professional contacts, and other sources throughout the world, Pathfinder digs deeply into the geo-political, economic, and other factors that influence property values—the likely effects right now and the possible trends in the future—to keep you ahead of the curve in real estate opportunities. A lot of sweat upfront...and this is the reason why Pathfinder has become the go-to source for offshore real estate opportunities.

While Pathfinder is a fee based advertiser for client developers, and will receive a fee if you buy from any of the developers present, they are extremely selective about the projects they work with. Pathfinder's goal is to recommend real estate opportunities you can be confident in, and to provide you with all the information you need in order to begin your own due diligence process to determine if a particular opportunity is right for you.

Of course, they always recommend the use of a qualified legal professional to help with any real estate transaction, and they always strongly advise the purchase of title insurance. They also remind you that in many offshore markets, the ownership and development process is very different than in the U.S., Canada, and Europe. For this reason you should always buy what you see and not just what's promised.

Pathfinder representatives at the Ultimate Event are:

RONAN MCMAHON

Executive Director

Pathfinder Real Estate

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A finance graduate, Ronan McMahon worked in the e-business consultancy and dot-com industries before joining *International Living* as Real Estate Marketing Director in January 2004. Ronan has been an active real estate investor since his early twenties and joining *International Living* gave him the opportunity to marry his personal and professional

interests. Last year Ronan took up the position of Executive Director with Pathfinder. Pathfinder is *International Living's* preferred Real Estate advertising partner. Pathfinder scours the globe to find the most unique and value-oriented real estate opportunities.

Ronan also writes *International Living's* Real Estate Trend Alert and regularly contributes to *International Living's* print and online publications. International Real Estate investment is his beat. Ronan has travelled to 15 countries in the past 12 months alone, following trends that could offer profit opportunities. Instinct, experience and an unrivalled black book of contacts give him direct access to the inside track to profit opportunities.

Ronan will teach you how to be a global real estate investor and the opportunities you need to be aware of to stay ahead of the curve.

MARGARET SUMMERFIELD

Managing Director

Pathfinder

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Website: www.pathfinderinternational.net

Margaret was born in Ireland but has spent her most of her adult life living outside her home country. Real estate has always been her passion.

In late 2005 Margaret joined *International Living*, as an administrator. She spent her first fifteen months with the company analyzing the paperwork and due diligence of countless projects. For more than two years now, Margaret has traveled extensively in Central and South America, scouting for real estate opportunities. She's been to places you've never heard of...spent hours in meetings with local contacts...and seen more projects in the region than just about anyone you're likely to meet.

When she is not scouting, Margaret calls Casco Viejo, Panama, home.

Margaret will explain how Pathfinder uncovers the best real estate opportunities for you.

ARGENTINA

CECILIA CAMPBELL

JR Reynolds Propiedades

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Website: www.ArgentinaHomes.com ; www.Uruguay-Real-estate.com

Cecilia was born on 19th. December 1956, and has been working in the realestate business for the last 6 years. She specialized in expatriate relocation, house rental and sales in Argentina, which included assisting expatriates in their search for a new home in a foreign country and helping them get acquainted with a different culture, social life and environment.

Cecilia currently manages the Northern Suburbs Reynolds Propiedades office, and heads a team of 25 people in her office. She has attended agricultural technical training courses in New Zealand and Australia in 1996 and 1997, and different courses on Ceremonial and Diplomatic Ceremonial Forms at the Universidad Católica Argentina in September 1998. Also worked at the Expochacra exhibition in 1998 as PR. Cecilia is a voluntary member of the British and American Benevolent Society since 1987.

Cecilia will talk about opportunities in Argentina and Uruguay.

BELIZE

PHILIP M. HAHN

**Chief Vision Officer
Great Land Holdings**

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Website: www.orchidbaybelize.com

Philip Hahn is a co-founder and general partner of Great Land Holdings (GLH). Phil has served in various capacities in several real estate investment companies. Today, as Chief Visionary Officer for Great Land Holdings, Phil applies his expertise to identify and develop new properties in Belize.

Phil is undoubtedly experienced. He has been designing, building, and developing properties for over 20 years. His firm, Nautilus Design Group, Inc., has been responsible for the design and construction documents of over 6,000 homes in the Southeastern U.S.

Phil saw the potential for development in Belize in 2003, when he first purchased the property for Orchid Bay. At Orchid Bay, Phil combined his experience with quality coastal home design with his love of classical architecture to create a unique and beautiful community. He has spent much of the past five years in Belize, building relationships within the Belize business community and government. These relationships help ensure that GLH communities have the infrastructure support and sustainability required to protect homeowner's investment.

As witnessed in his development at Orchid Bay, Belize, he is committed to preserving the environment and culture of this unique region. Phil's talents extend beyond those of a developer or designer. He has a proven track record in creating opportunities that prove profitable for all concerned. Phil's vision has helped GLH gain control of approximately 5,800 acres with 12.5 miles of waterfront throughout Belize.

Phil received a bachelor's degree from Florida State University and is certified by the Institute of Classical Architecture in New York.

Phil will be covering the opportunities to live & invest in Belize.

COSTA RICA

STEVE LINDER

**Sales Manager,
Pacific Lots of Costa Rica**

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Website: www.pacificlots.com

Steve Linder is from Cambridge, Massachusetts and currently lives in Key West, Florida and Ojochal, Costa Rica in the winter months and Salem, Massachusetts in the summer. Steve attended Northeastern University in Boston for both undergraduate and graduate (MBA) business school and majored in International Business. Steve is the Global Sales manager for Pacific Lots of Costa Rica. He also recently served as president of the board of directors for the Banyan Resort in Key West. Steve has nearly 25 years experience in property sales and management.

Pacific Lots developments are located near the beaches of the Southern Pacific Region of Costa Rica and boast a 19 year history with hundreds of homes and thousands of owners. Their developments are one of the largest and oldest in the country, encompassing land holdings of over 13,000 acres. They have hundreds of homes in developments as well as 15 phases of home sites, with over half of the phases completely sold out.

Pacific Lots is located less than 10 minutes from the brand new Hospital De Osa and about 20 miles from the site of the new international airport being built in Palmar Sur. Lots start at \$60,000 and all are fully improved with road, water and electric. Ocean view lots start at about \$100,000.

Pacific Lots of Costa Rica build custom homes for clients at \$85 per square foot and have no homeowners association fees. They have no time limit to build and will allow you build your own house or hire any other builder of your choice. Ojochal, Costa Rica is well known as a hot spot for international residents and is noted for its great restaurants and hotels.

Steve will discuss the opportunities in Costa Rica and help you decide if it is right for you.

GILL PHELAN

Grand View Estates

Costa Rica

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Gill Phelan made Costa Rica his home in 2002 and currently resides at Grand View Estates on the beautiful Caribbean side of Costa Rica.

As a licensed realtor in the United States as well, Gill brings decades of building and real estate experience to his position of Broker, Sales Manager and construction supervisor for Grand View Estates.

Myrna, Gill's wife is a native Costa Rican and also travels extensively promoting Grand View Estates. She helps clients understand the culture and life style that Costa Rica offers to prospective residents. They enjoy living in Costa Rica on a full time basis.

Grand View Estates is the first premium gated community on the Caribbean side of Costa Rica. The project stretches over 640 acres of stunning tropical beauty unlike anything else in Costa Rica. With only 150 acres being utilized for home sites you will be able to enjoy miles of hiking and horseback trails with beautiful rivers and waterfalls right on the property. The new equestrian center is the finest in the country and is attracting interest worldwide.

The Caribbean of Costa Rica is still a ground floor opportunity, not only providing a superior climate and quality of life but is also a hot bed of entrepreneurial activity ensuring folks who want to stay active unlimited opportunity.

With lot prices starting at only 40k and homes being built for \$75 a square foot there is no other location in Costa Rica that can provide the quality of life we enjoy here for less. The cost of living is very inexpensive, this is attracting many people who want to retire with dignity and be able to do it on \$1500 or less per month.

ECUADOR

CARL WESCOTT

Hacienda San Joaquin (Vilcabamba, Ecuador) and Sunrise (Vilcabamba, Ecuador)

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Hacienda San Joaquín is a project of Unexpected Development and Joe Simonetta. Unexpected Development is a privately-held Delaware LLC. The partners provide health- and environmentally-conscious individuals with the highest-quality home sites, residences, and communities for vacation, retirement, and life.

Carl Wescott, a graduate of Stanford University who completed his Master's degree and PhD work at the University of California-Santa Cruz, is the founder of Unexpected Development. He is a licensed real estate broker who has bought, sold, and developed numerous properties around the world. Mr. Wescott grew up in Europe and Asia, living in Finland, the Netherlands, Switzerland, Malaysia, and Japan, and now spends about half of his time in Latin America.

Hacienda San Joaquín, a 663-acre ranch, is located in the beautiful Andes Mountains in southern Ecuador. The ranch is approximately two miles from the attractive, quaint, and internationally renowned village of Vilcabamba, the jewel of Ecuador. The property is bordered and protected on three sides by the Andes Mountains and on the fourth by the Vilcabamba River. The setting, within one of the world's most spectacular regions, is extraordinary and tranquil. There is a special feeling on this ranch noticed and commented on by visitors. An oasis, Hacienda San Joaquín is an uncommon place on the planet.

A limited number of unique riverfront and hillside home sites, each of various sizes and amenities, are offered for purchase. The majority of the property is being preserved in its natural habitat, ideal for hiking and horseback riding. Sunrise adds a new dimension to our neighboring ranch, Hacienda San Joaquin. It includes 26 mostly hillside home sites, a mountain-top hotel with 60 guest villas, and a riverfront health spa. The panoramic views from Sunrise are breathtaking. Each home site varies in size, orientation, vegetation and view. All home sites are provided with access to electricity, internet, and excellent water from our wells.

The 60 beautiful one- and two-bedroom, two-bath villas feature architecture similar in style and quality to the hotel. Each features living, dining, entertainment, study, and loft spaces, full kitchens and laundries, skylights and porches. The views from these villas, like those from the hotel, are truly amazing. Sizes vary from approximately 1,200 to 1,500 square feet. The villas, turnkey and beautifully finished and furnished, will be offered for purchase in our revenue-sharing plan. Revenues will be shared 50.

Carl will be available at his table to explain the opportunities at Hacienda San Joaquin and Sunrise in Ecuador.

MEXICO

BENJAMIN BEJA LEZAMA

Mexico Alive

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Website: www.mexicoalive.com

Benjamin Beja is an entrepreneur at heart and has been working together with *International Living* nearly four years with his company Mexico Alive, a leader in marketing and sales in the Mexican real estate resort market. With around \$500 million in inventory and nearly 1,000 units sold to Americans and Canadians in Mexico, Ben provides an interactive, hands-on format to guide your dream purchase from start to finish.

Ben has extensive business experience in sales and marketing, project management and business development in Mexico, Latin America and Spain in real estate, banking, law and technology. A native of Mexico City, Beja attended the prestigious National University (UNAM) where he received highest honors when graduating in 1991 with a degree in law. Postgraduate studies in Japan followed by a Masters in Business Administration from Harvard University rounded out his formal education. A family man who is drawn to Far-Eastern philosophies, he has been editor of a literary magazine, and attributes his acumen in business and working with people not only to his outstanding education, but also to his unique understanding of the Mexican way of life combined with his experience in other cultures.

Among other ventures, Ben has developed 3.14 Living (www.314living.com), a mixed use development with 84 condos, 30,000 square feet of offices and 30,000 square feet of commercial space in Puerto Vallarta. Ben's latest project is Condo Hotel GBP, Sian Ka'an—the first guaranteed net income-producing condo-hotel in Mexico and is backed by a multi-million dollar hotel chain, Gran Bahia Principe (www.bahiaprincipecondohotel.com) Sian Ka'an Condo Hotel is located in the heart of the Riviera Maya and in the fastest-growing destination in Latin America.

Ben is a world traveler having visited more than 100 countries. He is now dividing his time between the west coast of

Mexico, living outside Puerto Vallarta on the beautiful Bay of Banderas—and also residing near Akumal on the Mexican Caribbean coastline. A combination of legal, business, real estate and language skills, as well as the insights gained from his travels, makes him an ideal person to lead and help others discover their own paradise in Mexico.

Benjamin Beja will be available at his table to talk about Sian Ka'an Condo Hotel at Gran Bahia Principe Resorts

KIM PACE

Mexico Alive

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The Mexico Alive team is familiar with all things Mexico, from its stunning seaside settings to its charming historical towns and exciting cities. We will help you find the perfect place to purchase--not only to enhance your time here, but also to provide an excellent investment for your future. Mexico Alive is constantly searching for the best in new developments throughout the country, and they handle only residential projects meeting the highest standards in construction, services, and luxury.

The dedicated Mexico Alive team investigates every aspect of a real estate project before considering it acceptable to present to clients. Knowledgeable professionals apply their business acumen to a careful inspection of the finances, background, builder's reputation; architects' plans are thoroughly examined and a complete assessment made of the amenities and services that will be available. Rely on Mexico Alive's experience and knowledge in making your property choice.

In addition to amazing location, spectacular design, and superb construction, the Mexico real estate residences offered by Mexico Alive will provide an array of services such as concierge assistance, housekeeping, and airport pickup. Enchanting amenities such as luxury spas, health clubs, pools and beach clubs, as well as on-site bars and restaurants, grace their most desired developments.

NICARAGUA

MARC BROWN

Director of Sales

Rancho Santana, Nicaragua

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Marc grew up in California and obtained a BA in Economics from the University of California at Santa Barbara. He then spent 11 years in the software business providing systems and application management solutions to Charles Scwhab, The Gap, Wells Fargo and VISA.

Looking for a change in pace and lifestyle, he and his wife and two daughters (at the time 2 & 4 years old) moved to Rancho Santana in Southern Nicaragua. He and his Business Partner started NicaraguaSurfReport.com which has become the most visited website in Nicaragua. Over the last four years he opened a full service real estate company and is a Principle Partner in a boutique residential beach development in Southern Nicaragua.

In November of 2008 he joined Rancho Santana to lead their Sales Team.

He enjoys surfing, diving and spending time with his family. His surfing has taken him to Indonesia, Australia, New Zealand, El Salvador, Costa Rica, Mexico, Europe, Fiji, Brazil, Argentina, Cuba, and many other countries.

Marc will be available at his table to talk about Rancho Santana and Nicaragua.

MICHAEL COBB
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After 13 years in the computer industry, Mr. Cobb left to pursue more pioneering opportunities in the emerging real estate markets of Central America. In 1995, he and his business partner formed a mortgage company to provide loans to North Americans purchasing properties in Belize, Honduras, and throughout the region. As the need for capital outstripped the supply, the mortgage company was converted to an international bank under the jurisdiction of Belize.

In 1998, a new company, Exotic Caye International (ECI), was formed to acquire and develop real estate in the region. ECI is now a holding company for Gran Pacifica's 3.5 miles (2,500 acres) of Pacific beachfront property in Nicaragua, Gran Caribbean's 1.8 miles (1,100 acres) of coastline in Costa Rica, two properties on Ambergris Caye, Belize, and five service providers including a hotel development unit.

Mike Cobb speaks at numerous international conferences about real estate financing and development. He has acted as a consultant to the Oxford Club and gives counsel to various real estate projects throughout Central America. He lives in Managua, Nicaragua, with his wife Carol and their daughters, six-year-old Amanda and two-year-old Emily.

Mike will be giving a presentation on living & investing in Nicaragua. He'll also be available at his table to talk to you about the Gran Pacifica development.

PANAMA

KATHY CANTON
Kathy Canton Realty
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Kathy Canton Realty is for customers looking for great real estate opportunities in Panama, either to buy or rent. They feature the most interesting properties in Panama, Property Management and real estate services in general.

With the increasing interest in Panama's real estate and living overseas, it is extremely important to partner with serious and respectful builders and agents that can help you take the best decision. *Kathy Canton* earned a reputable name in the local real estate industry, when awarded Agent of the year three years in a row by local builder Empresas Bern. Kathy has actively helped hundreds of international customers in their real estate purchases as their ally in Panama.

Panama's real estate market has experienced a quantum leap. New elements have entered the marketplace and investors are discovering the advantages of buying property and living in this beautiful country.

JEAN PAUL VILLAMIL
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Website: www.cristal-realty.com

Inversiones Cristal, S.A. (Cristal Realty) was established in 1998. Founded as a family business, they offer clients a laid-back *tableño* traditional way of business so that clients make their investment in a very easy going, safe environment. With an in-office attorney and architect they provide free of charge consulting prior to the closing on any property, for example, title insurance, visas, deed process, taxes, plans, construction cost, etc.

Cristal Realty specializes in Azuero Peninsula property only—beachfront, towns, farms, and high land properties. They are located in Las Tablas in the middle of the Azuero peninsula—the folkloric and cultural capital of the country.

URUGUAY

DAVID JAMES

Sugar Loaf Ocean Club & Spa

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David James is a developer who has been in Latin America for 13 years. He sailed from Texas to Guatemala in 1991 and never came home. He has lived in Ecuador, Brazil, Mexico, and Japan, and currently lives between Nicaragua and Uruguay, where he is developing two properties, Apanas Lake Estates in Nicaragua and Sugar Loaf Ocean Club & Spa in Uruguay. Both projects have distinct and exceptional qualities. Apanas is a beautiful mountain lake with a perfect climate year round. Sugar Loaf, David's latest project, is 180 degrees of spectacular ocean vistas in the heart of Uruguay's key attractions near white beaches, quaint villages, and sophisticated cities.

David will be available at his table to talk with you about Sugar Loaf Ocean Club & Spa in Uruguay.

CARL WESCOTT

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Laguna Tranquila is a project of Unexpected Development and Juan Lemos. Unexpected Development is a privately-held Delaware LLC. Juan Lemos is a resident of Buenos Aires whose family firm is in construction and real estate development. The partners provide health- and environmentally-conscious individuals with the highest-quality home sites, residences, and communities for vacation, retirement, and life.

Carl Wescott, a graduate of Stanford University who completed his Master's degree and Ph.D classwork at the University of California-Santa Cruz, is the founder of Unexpected Development. He is a licensed real estate broker who has bought, sold, and developed numerous properties around the world. Mr. Wescott grew up in Europe and Asia, living in Finland, the Netherlands, Switzerland, Malaysia, and Japan while growing up, and now is in Latin America about half the time.

Laguna Tranquila is a new community overlooking the Rocha Lagoon near La Paloma, Uruguay, by the beach and ocean. It will feature a boutique hotel and spa as well as 146 homes, fractionals, and home sites ranging from approximately 2500 square meters to over a hectare. The views of the ocean, lagoon, and La Paloma lighthouse are beautiful and invite further exploration of the area on foot, by horse, or by bike. The lagoon and beach are both walking distance from the property, and feature over 220 species of birds and many native plant, butterfly, and fish species. While the town of La Paloma is within striking distance, Laguna Tranquila is its own quiet and beautiful world – that's why we call it Peaceful living in Paradise.

Carl will be available at his table to talk with you about Laguna Tranquila