



Eliminating Currency Risk in the Mexican Real Estate Market

June 25, 2024

**What if you could avoid the stress  
of currency fluctuations while  
buying real estate?**



US COMPANY, Governed by US Laws and Regulations



## **AGENDA:**

- What MexEdge does
- How we do it
- Partners
- Our fees
- Examples
- Process

## USD to MXN Chart

US Dollar to Mexican Peso



## **Forward Contract** \ fɔrwərd kɒntræks \

A legally binding agreement between two parties to buy or sell an asset (in this case currencies) at a predetermined price on a specific future date

**MexEdge provides our clients access to these forward contracts.**

Forward contracts also earn interest, or “points”.

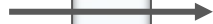
This is why our rates are always increasing over time.

## How are forward points are calculated?

Mexico

11.25%

Interest Rate



USA

5.25%

Interest Rate

=

Translation

6%

Earn Annually

Today

17

Peso



1 Year

18.02

Peso

=

Translation

$\frac{1.02}{17} = 6\%$

# Cost Savings Example

## \$10,000,000 MXN Purchase Price



Cost @ contract signing

**\$573,065**

Price (USD) w/ 17.45 Rate

Cost @ Closing w/ MexEdge

**\$556,483**

Price (USD) w/ 17.97 Rate

**SAVINGS = \$33,835**

Cost @ Closing w/ InterCam

**\$590,318**

Price (USD) w/ 16.94 Rate




A **VISA** solution.

Shift Conn. x

← → ↺ shift.paydirect.io/balances/USD/account\_details ☆ 📄 6 ⋮

George Reavis (231020-46402) ⏻



- Dashboard
- Balances
- Pay
- Convert
- Beneficiaries
- Search

Balances > USD > Account details

### USD account details

Use the country of origin and payment amount to choose the correct option for funding your account.

#### SWIFT Payment

Used for international wire payments or high-value transactions.

**Account Holder Name**  
George Reavis

**IBAN**  
GB37TCCL04140400461916  
**BIC**  
TCCLGB3L

**Bank Name**  
The Currency Cloud Limited  
**Bank Address**  
12 Steward Street, The Steward Building, London, E1 6FQ, GB  
**Bank Country**  
GB


[Copy account details](#)

Back to Funding Options

Shift Corp x

shift.paydirect.io/conversions/wizard/select\_currencies

George Reav's (231020-46402)



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Currencies & Amount

Select a Date

Quote


Complete

Sell

 United States Dollar (USD)

x

Buy

 Mexican Peso (MXN)

x

Amount to

Sell

x

10000.00

Cancel


Select a Date

Shift Cont: x

shift.paydirect.io/conversions/wizard/quote

☆ | 🔖 | 6 | ⋮

George Reavis (231020-46402)



- Dashboard
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Currencies & Amount

Select a Date

Quote

Complete

Quote

Selling: 10,000.00 USD

Buying: 179,917.00 MXN

Your Exchange Rate: 17.9917 (Inverse: **0.0556**)

Settlement Date: 11 Apr 2025 @ 08:00 GMT

Conversion Date: 11 Apr 2025

Deposit

Deposit of 10% is required for this trade

Deposit: 1,000.00 USD

Funds will be available the same day

🕒 Quote Expired, Get Another Quote

Back

Cancel

Requote

## MexEdge vs Banks Fees?

MexEdge

**1%**

MexEdge Fee  
+

**= 1.5%**

**0.5%**

On the exchange

VS

Intercom

**2%**

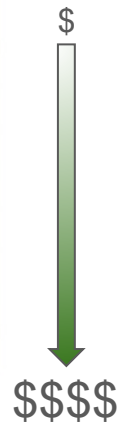
On the exchange  
+ **NO** Hedging, **NO** forwards, **NO** points



## Closing Scenarios 1-8 months

Project Location	Puerto Vallarta
Contract Price in Pesos	\$8,500,000
USD @ current Intercam Rate	\$470,107
Proposal date	6/15/2024
Spot Rate	18.45
Intercam rate	18.08
Mexedge Rate	18.36

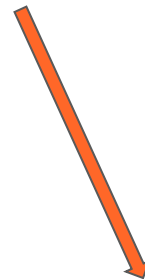
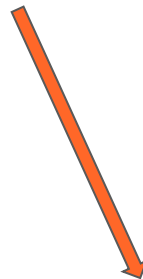
Close Timeframe	USD MexEdge (includes 1% Fee)	USD Intercam rate	Savings
30 Days	\$465,330	\$470,107	\$4,776
60 Days	\$462,933	\$470,107	\$7,174
90 Days	\$460,815	\$470,107	\$9,292
4 Months	\$458,586	\$470,107	\$11,521
5 Months	\$456,181	\$470,107	\$13,926
6 Months	\$454,203	\$470,107	\$15,903
7 Months	\$451,892	\$470,107	\$18,215
8 Months	\$449,578	\$470,107	\$20,528



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Sample Rate 1	16.61
Sample Rate 2	18.91

What happens if the Peso goes up or down?



Close Timeframe	USD MexEdge (includes 1% Fee)	USD Intercam rate	Savings
30 Days	\$465,330	\$470,107	\$4,776
60 Days	\$462,933	\$470,107	\$7,174
90 Days	\$460,815	\$470,107	\$9,292
4 Months	\$458,586	\$470,107	\$11,521
5 Months	\$456,181	\$470,107	\$13,926
6 Months	\$454,203	\$470,107	\$15,903
7 Months	\$451,892	\$470,107	\$18,215
8 Months	\$449,578	\$470,107	\$20,528

Rate Goes to 16.61	Savings	Rate Goes to 18.91	Opportunity Costs/Savings
\$522,340.82	\$57,010.44	\$458,640.72	-\$6,689.66
\$522,340.82	\$59,407.75	\$458,640.72	-\$4,292.35
\$522,340.82	\$61,525.73	\$458,640.72	-\$2,174.37
\$522,340.82	\$63,755.19	\$458,640.72	\$55.09
\$522,340.82	\$66,159.78	\$458,640.72	\$2,459.68
\$522,340.82	\$68,137.49	\$458,640.72	\$4,437.39
\$522,340.82	\$70,448.93	\$458,640.72	\$6,748.83
\$522,340.82	\$72,762.35	\$458,640.72	\$9,062.25

**Encanto**

Unit:	301
Contract Price in Pesos	\$ 8,802,438
USD @ current Intercom spot	\$ 505,179
Contract Date	7/15/2024
Payment Plan	30/60-7/10
Spot Rate	17.78
Intercom rate	17.42
Mexedge Rate	17.69
Sample Rate 1	16.36
Sample Rate 2	18.85

\*5% Discount



in MXN Pesos

30% down payment \$ 2,640,731

60% @ 7 monthly payments \$ 754,495

Final 10% payment \$ 880,244

**Sample Scenarios**

		USD MexEdge	USD Intercom rate	Savings
	Payment Schedule			
	8/15/2024	\$ 148,513.39	\$ 151,553.65	\$ 3,040.26
1	9/15/2024	\$ 42,238.08	\$ 43,301.04	\$ 1,062.96
2	10/15/2024	\$ 42,051.64	\$ 43,301.04	\$ 1,249.41
3	11/15/2024	\$ 41,844.07	\$ 43,301.04	\$ 1,456.97
4	12/15/2024	\$ 41,657.40	\$ 43,301.04	\$ 1,643.64
5	1/15/2025	\$ 41,453.25	\$ 43,301.04	\$ 1,847.80
6	2/15/2025	\$ 41,249.28	\$ 43,301.04	\$ 2,051.76
7	3/15/2025	\$ 41,069.65	\$ 43,301.04	\$ 2,231.39
	4/15/2025	\$ 47,655.19	\$ 50,517.88	\$ 2,862.69
	MexEdge Service Fee of 1%	\$ 4,950.75		\$ (4,950.75)
		\$ 492,682.71	\$ 505,178.83	\$ 12,496.12

Notes: Rates based on today's spot rate and forward points and subject to change

Example #1 - No Hedge rate 16.3576	Savings	Example #2 - No Hedge rate 18.8468	Savings
\$ 164,732.23	\$ 16,218.84	\$ 151,553.65	\$ 3,040.26
\$ 47,066.35	\$ 4,828.27	\$ 42,933.05	\$ 694.96
\$ 47,066.35	\$ 5,014.71	\$ 42,571.25	\$ 519.61
\$ 47,066.35	\$ 5,222.28	\$ 42,215.50	\$ 371.43
\$ 47,066.35	\$ 5,408.95	\$ 41,865.65	\$ 208.25
\$ 47,066.35	\$ 5,613.10	\$ 41,521.55	\$ 68.30
\$ 47,066.35	\$ 5,817.07	\$ 41,183.06	\$ (66.22)
\$ 47,066.35	\$ 5,996.70	\$ 40,850.04	\$ (219.61)
\$ 54,910.74	\$ 7,255.55	\$ 47,658.38	\$ 3.19
	\$ (4,950.75)		\$ (4,950.75)
\$ 549,107.42	\$ 56,424.72	\$ 492,352.12	\$ (330.59)

**Encanto**

Unit:	301
Contract Price in Pesos	\$ 8,339,152
USD @ current Intercom spot	\$ 478,590
Contract Date	7/15/2024
Payment Plan	50/40-7/10
Spot Rate	17.78
Intercom rate	17.42
Mexedge Rate	17.69
Sample Rate 1	16.36
Sample Rate 2	19.02

\*10% Discount



in MXN Pesos

50% down payment                      \$ 4,169,576

40% @ 7 monthly payments        \$ 476,523

Final 10% payment                    \$ 833,915

**Sample Scenarios**

	Payment Schedule	USD MexEdge	USD Intercom rate	Savings
	8/15/2024	\$ 234,494.83	\$ 239,295.24	\$ 4,800.41
1	9/15/2024	\$ 26,676.69	\$ 27,348.03	\$ 671.34
2	10/15/2024	\$ 26,558.93	\$ 27,348.03	\$ 789.10
3	11/15/2024	\$ 26,427.84	\$ 27,348.03	\$ 920.19
4	12/15/2024	\$ 26,309.94	\$ 27,348.03	\$ 1,038.09
5	1/15/2025	\$ 26,181.00	\$ 27,348.03	\$ 1,167.03
6	2/15/2025	\$ 26,052.18	\$ 27,348.03	\$ 1,295.85
7	3/15/2025	\$ 25,938.73	\$ 27,348.03	\$ 1,409.30
	4/15/2025	\$ 45,147.02	\$ 47,859.05	\$ 2,712.02
	MexEdge Service Fee of 1%	\$ 4,690.19		\$ (4,690.19)
		\$ 468,477.33	\$ 478,590.48	\$ 10,113.15

Example #1 - No Hedge rate 16.3576	Savings	Example #2 - No Hedge rate 19.0246	Savings
\$ 260,103.52	\$ 25,608.69	\$ 239,295.24	\$ 4,800.41
\$ 29,726.12	\$ 3,049.43	\$ 27,077.26	\$ 400.57
\$ 29,726.12	\$ 3,167.19	\$ 26,811.79	\$ 252.86
\$ 29,726.12	\$ 3,298.28	\$ 26,551.48	\$ 123.65
\$ 29,726.12	\$ 3,416.18	\$ 26,296.18	\$ (13.76)
\$ 29,726.12	\$ 3,545.12	\$ 26,045.74	\$ (135.26)
\$ 29,726.12	\$ 3,673.94	\$ 25,800.03	\$ (252.15)
\$ 29,726.12	\$ 3,787.39	\$ 25,558.90	\$ (379.82)
\$ 52,020.70	\$ 6,873.68	\$ 44,728.08	\$ (418.94)
	\$ (4,690.19)		\$ (4,690.19)
\$ 520,207.05	\$ 51,729.71	\$ 468,164.70	\$ (312.63)

Notes: Rates based on today's spot rate and forward points and subject to change

# MexEdge Process

1. Discovery call with a MexEdge representative (review specific pro-forma)
1. Submit application to Shift Connect/Currency Cloud and pay onboard fee
1. Upon approval, pay remaining fee or receive full refund if not approved
1. Set up account with Shift Connect/Currency Cloud
1. Deposit 10% of total contracts amount into account
1. Schedule forward contracts with MexEdge representative
1. Receive reminders from MexEdge before each contract is due

MexEdge is here for our clients to walk them through the entire process



# MEXEDGE

THANK YOU!



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