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MONTERRA
— DEVELOPERS • COSTA RICA —



MONTERRA'S COMMITMENT



Costa Rica is a tropical paradise with all the comforts of civilization. The country has so much to offer (serenity, beauty, nature, climate, lifestyle, harmony, friendliness) that we are encouraged to give something back to the community. In appreciation for the opportunity to enjoy the comfortable life in the tropics, Monterra and its clients have grouped together to take an active role in contributing to society. We are heartened to see the warm glow on children's faces when we take up community drives to deliver toys, books and school supplies to support the local neighborhoods.

At Monterra, we are committed to being good corporate citizens. We sponsor and support sport teams and cultural events. For every property sale, a portion is set aside for road and infrastructure improvements. Our policy is to maintain and improve the environment of which we are all so proud. This entails programs of reforestation and clean beaches and protection for endangered species and supporting their repopulation.

We respect the dedication of our workforce, suppliers and trades people for their diligent efforts and high quality performance to satisfy the needs of our clients. We are happy to foster economic growth, provide jobs and to repay the community for the opportunity and enjoyment that Costa Rica provides.



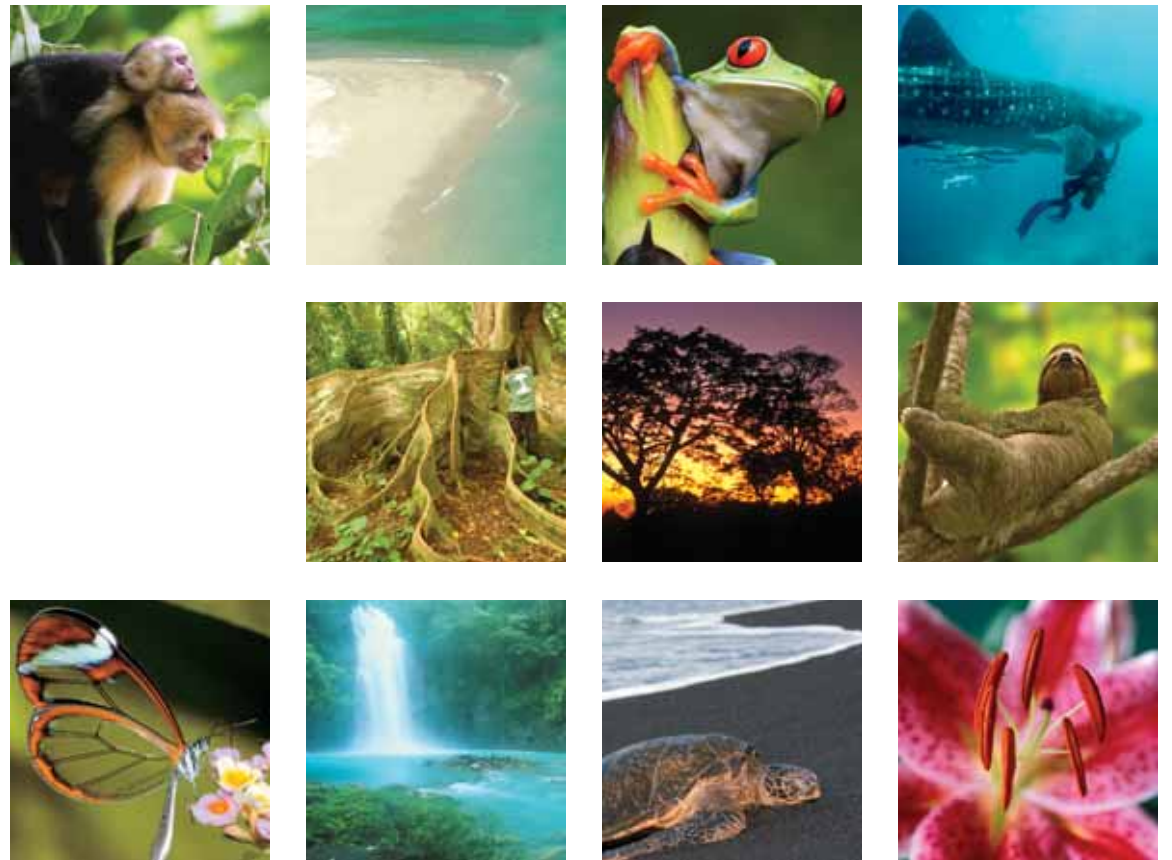
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Mixed Sources
Product group from well-managed forests, controlled sources and recycled wood or fiber
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MONTERRA'S COMMITMENT TO THE ENVIRONMENT AND RESPECT FOR NATURE EXTENDS INTO THE PRINTING OF THIS BROCHURE. THIS PAPER IS ACID FREE AND ELEMENTED CHLORINE FREE. IT HAS BEEN AWARDED THE FSC CERTIFICATION WHICH IDENTIFIES RAW MATERIALS ORIGINATING IN FORESTS RUN ACCORDING TO CORRECT PRINCIPLES IN FULL RESPECT FOR HIGH ENVIRONMENTAL, SOCIAL AND ECONOMIC STANDARDS AT ALL STAGES OF PRODUCTION. ALSO, IT CONTAINS 50% RECYCLED CONTENT INCLUDING 25% POST CONSUMER WASTE.



UNIQUE BIODIVERSITY

COSTA RICA ACTS AS A LAND BRIDGE BETWEEN NORTH & SOUTH AMERICA. THE WIDE VARIETY OF FLORA AND FAUNA, REPRESENTATIVE OF BOTH CONTINENTS, ARE CONCENTRATED IN AN AREA 200 MILES FROM NORTH TO SOUTH AND 75 MILES BETWEEN THE OCEANS. THE LAND COVERS ONLY 0.03% OF THE PLANET'S SURFACE; YET HOUSES AN INCREDIBLE 6% OF THE WORLD'S DIVERSE SPECIES.

OUR COUNTRY, LOCATED IN CENTRAL AMERICA, AN ISTHMUS WHERE LIFE SEEMS TO HAVE CREATED ITS ROOTS.

Costa Rica is known as the Switzerland of the Americas. Perhaps it is because of the nation's dedication to peace and harmony, an educated population, and expert medical care. We are indeed fortunate that from among so many possible choices, this country has so many positive attributes. This is where anyone would want to establish a second home – or even a first home. Consider the natural beauty of the rainforest, the array of exotic birds and animals, scenic volcanoes and mountains, lush green valleys, long stretches of deserted and undeveloped beaches, on both the Caribbean and Pacific coasts, freedom from pollution, crystal-clear lakes, rivers, streams, and waterfalls, gorgeous sunsets and sunrises and star-filled evening skies.

The country is one of the oldest democracies in the Americas and one of Central America's most affluent countries. Over fifty years ago, Costa Rica abandoned its army and has chosen to spend its money on education, health services and infrastructure to benefit the general population. The country gained international respect when its president, in 1987, earned the Nobel Peace Prize for his role in talks that helped to end civil strife in other Central American countries.

No wonder that it is a world-famous overseas retirement and lifestyle haven.



NATURAL RELATIONSHIP

Costa Rica is blessed with great natural beauty – oceans, beaches, forests, mountains, coral reefs, fauna and flora. It is often referred to as "the living Eden" by many scientists and naturalists from all across the globe. It was more than a century ago, long before "Saving the Planet" became the fashion, that the people of Costa Rica realized that uncontrolled development could easily ruin the precious and fragile beauty of their countryside. Over the years, the country made special efforts to preserve much of Costa Rica's natural beauty and surroundings. Today, there are one hundred and twenty four national parks, biological reserves and wildlife refuges, representing more than 25% of the country's land, specially set aside so as to safeguard the beautiful and lush environs from deforestation and logging.

In February 2007, the Costa Rican government announced that it plans to introduce laws and incentives to promote biofuels, hybrid vehicles, carbon capture and clean energy practices that will offset all of the carbon dioxide that is emitted into the atmosphere. The aim is to establish Costa Rica as the First "Carbon Neutral" country on the planet.

Monterra is in full accord with Costa Rica's "green" philosophy. That is the reason we chose to establish our developments here as compared with countries which that are less eco-conscientious. We endeavor to harmonize with nature. Our developments are chosen to be distant from industrial or agricultural operations that could affect the cleanliness of the environment. Our water is drawn from natural springs and tested regularly for assurance of purity. We offer our client's the option of powering their homes with clean wind and solar energy. All our activities are respectful of mother nature.

COSTA RICA HAS ESTABLISHED A GLOBAL PRECEDENT FOR PROTECTING NATURAL HABITATS BY ESTABLISHING FOREST PRESERVES AMOUNTING TO 25% OF THE LAND. MONTERRA APPLAUDS, CONCURS AND ABIDES BY THE COUNTRY'S CONSERVATION EXAMPLE TO AVOID HARMING NATURE.

WE WORK ACCORDING TO NATURE, NEVER DISTURBING ANY PRIMARY FOREST AREAS.



VIBRANT CULTURE

A GLOBAL RANKING OF THE COUNTRIES WITH THE HAPPIEST CITIZENS IS CONDUCTED BY THE NEW ECONOMICS FOUNDATION. COSTA RICA RANKS THIRD AFTER VANUATU AND COLOMBIA. THE INDEX PROVES THAT HAPPINESS HAS NOTHING TO DO WITH A NATION'S NATIONAL INCOME BECAUSE THE USA TOOK THE 150TH PLACE.

There are many good reasons to live and retire in Costa Rica. The country has one of the highest standards of living in Central America, a year-round comfortable tropical climate, modern cities with theaters, galleries and fine dining, beautiful scenery, sandy beaches, excellent health care, modern telecommunications, endless opportunities, tax advantages and warm, pleasant people.

Costa Rica enjoys a stable government that encourages foreign investment, a well-educated populace, first-rate, affordable health care, a thriving tourism sector, an established agricultural base and expanding high-tech industries. There are direct flights to many destinations from the U.S. or Canada.

A major attraction is the hospitality and extreme friendliness of the people. They refer to themselves as "Ticos" or "Ticas" - Ticos being male and Ticas being female. The names derive from "hermanticos" and "hermanticas" meaning "little brothers" and "little sisters". The people have many festivals, they love to dance and take every opportunity to party and celebrate. Over 90% of Costa Ricans are of Spanish heritage stemming from the Columbus explorations and Spanish conquests of the early 1500s. The overwhelming majority of the population is well educated and middle-class. This is due to the strong democratic system which promotes equal opportunity.

ONE OF COSTA RICA'S BIGGEST ATTRACTIONS IS NOT THE MOUNTAINS OR THE PARKS OR EVEN THE COASTAL RESORTS, BUT IT'S PEOPLE.



BREATHTAKING TAMBOR

THE BEST OF THE BEST. COSTA RICA'S MINISTRY OF TOURISM HAS STATED THAT TAMBOR IS THE FUTURE OF COSTA RICA. THERE IS NO BETTER AREA THAT COMBINES NATURAL BEAUTY WITH A HIGH LEVEL OF COMFORT AND CONVENIENCE. MOREOVER THE AREA IS POSITIONED FOR ECONOMIC GROWTH.



Paradise found! There is no place in Costa Rica that is more peaceful, beautiful and exotic than the region of Tambor; where we have our developments. Located at the southern tip of Costa Rica's famous Nicoya Peninsula and at the shores of the Pacific Ocean at Whale Bay, Tambor is the epitome of this country beauty. Not as dry as the North and not as wet as the south, Tambor has the perfect mix of climate, boasting one of the sunniest regions in the country.

With dozens of secluded, white sandy beaches, the calm Pacific Ocean, pristine forests, abundant nature and hundreds of waterfalls, Tambor is the perfect destination for adventurers and nature lovers of all ages. It's said that this area is Costa Rica's nature bank hosting every type of animal known to exist in Costa Rica.

Tambor even has its own airport, the only airport on the southern peninsula landing many domestic flights per day. Tambor is also surrounded by many towns and villages with all the basic amenities such as hospital/medical services, schools, churches, grocery/convenience stores, shops, banks, taxi service, rental cars, airport, cell phone and internet service, restaurants and hotels, including the famous Barceló Resort. Tambor is considered a hidden gem that is at the beginning stages of becoming popular. The family oriented environment, exotic location of Tambor and the opportunity for capital appreciation make it the only place to be in Costa Rica.

IMAGINE A COMMUNITY NESTLED IN AN OASIS OF COASTAL BLUFFS, WATERFALLS, RIVERS, MOUNTAINS AND PRISTINE FORESTS.



EXCITING TAMBOR

OUR LAND DEVELOPMENTS ARE LOCATED ABOVE WHALE BAY AT TAMBOR ON THE PACIFIC COAST. THE AREA IS NESTLED AMIDST FORESTS AND MOUNTAINS AND ONLY MINUTES FROM THE OCEAN. THE VIEWS ARE SPECTACULAR. THE ABUNDANCE OF NATURE IS TO BE APPRECIATED FOR ALL ITS STUNNING BEAUTY.

ENTER THE MAGICAL AND ABUNDANT WORLD OF NATURE IN COSTA RICA AND EXPERIENCE ALL IT HAS TO OFFER.

There are activities in Tambor to suit everyone's taste. The area has an array of nature trails, lagoons, waterfalls, tropical gardens, sandy beaches, mountains and uninhabited islands to explore, magnificent scenery, fauna and flora. Sporting enthusiasts can indulge in golf, tennis, sailing, windsurfing, horseback riding, kayaking, white river rafting, boating, world class sport fishing, surfing, jet skiing, diving and snorkeling. The local hotels offer water aerobics, yoga classes, tennis lessons and casino games. There are ATV tours into the countryside, dolphin and whale watching from a small boat and gliding across rainforest tree tops on a zip line. Nature lovers of all ages can find peace and tranquility along the secluded white sandy beaches and pristine forests. The only challenge will be finding the time to experience all that Tambor has to offer.

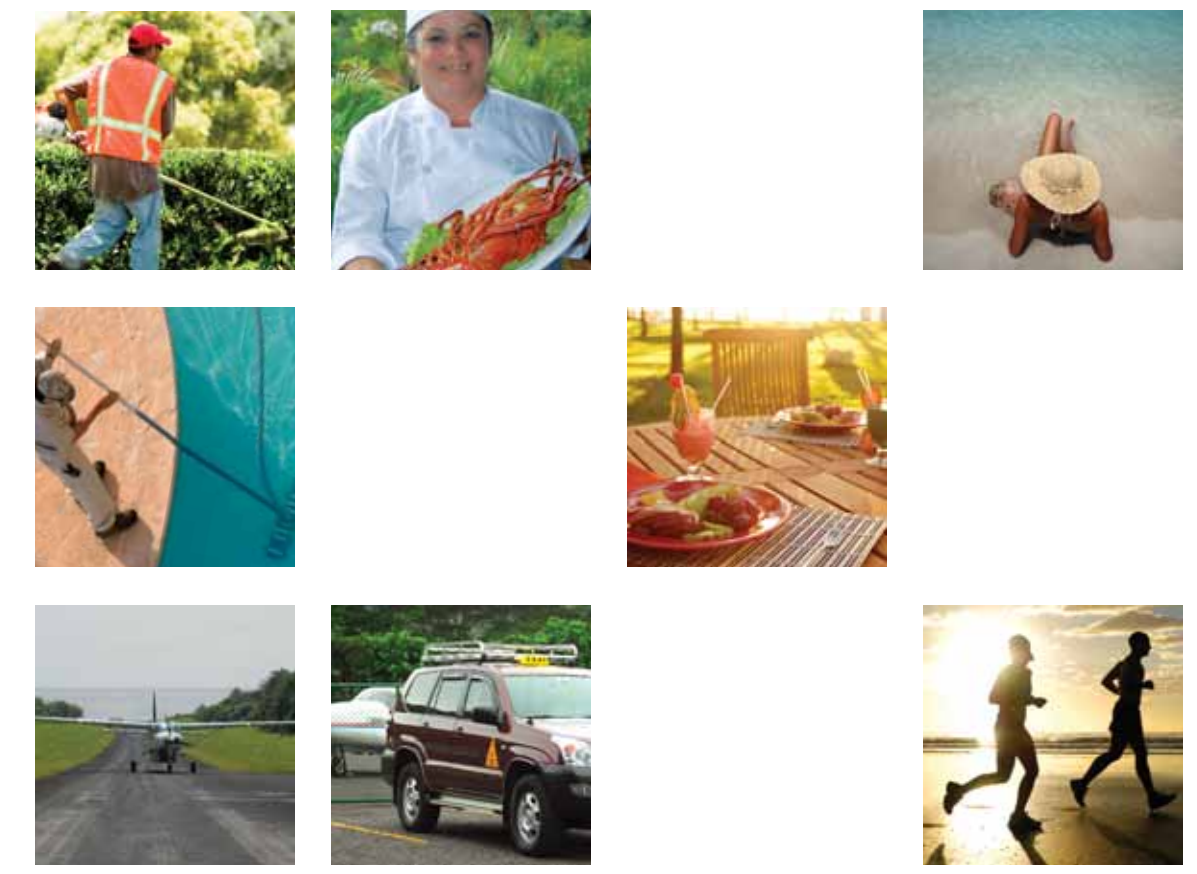


MONTEERRA

LIFESTYLE

WE RECOGNIZE THAT HOMEOWNERS SEEK PEACE OF MIND AND FREEDOM TO PURSUE THEIR GOALS. AS PART OF THE COMMUNITY, WE SHARE THESE GOALS BUT WE HAVE NO FEARFUL CONCERNS ABOUT SECURITY. A HAPPY ENVIRONMENT TRANSLATES INTO MINIMAL EXPOSURE TO CRIME. UNIVERSAL EDUCATION AND FREE HEALTH CARE ARE CONTRIBUTING FACTORS.

COSTA RICA IS GETTING A LOT OF WORLD ATTENTION AND WITH THAT COMES TOURISM, PROPERTY INVESTORS AND BUSINESS.



The common theme among the people of Costa Rica is to be guided by the spirit of "Pura Vida" meaning Pure Life. This phrase sums up how Costa Ricans view life. For them "life is cool" .

We would urge all our family of clients to catch the common spirit – to enjoy the good life in paradise. It is an inherent part of Costa Rican culture that generates warmth and friendliness among the people. Ticos are consistently helpful and polite. They are typically laid-back, prefer to avoid conflicts and tend to find humor even in difficult situations. The affability and kindness is a quality equal to the natural beauty of the country. It is also the atmosphere that motivates Monterra's efforts towards the development community - wellbeing, fun and personal satisfaction for everyone.

The Tambor region allows our clients the best of comfortable lifestyles. Low-cost help is available to perform daily chores such as gardening, maid service and cooking. The resident is free to enjoy a luxurious lifestyle to suit his tastes and interests, whether golf, water sports, gourmet food or yoga. Every amenity is available. The nearby airport and taxi service provides a great convenience for traveling to North American and European destinations.



COMMUNITY

BUILDING

OUR HOMEOWNERS RECOGNIZE THE LIMITLESS POSSIBILITIES THAT CUSTOM DESIGN PROVIDES. THE OPPORTUNITY ALLOWS FOR CREATIVE THINKING, PERHAPS NOT PREVIOUSLY ENVISIONED. CONSIDER THE POSSIBILITIES: VAULTED CEILINGS, INNER COURTYARDS AND SPIRAL STAIRCASES. STUDYING THE DESIGN BOOKS AND SEEING ONE'S CONCEPT MATERIALIZE DAY-BY-DAY IS AN EXERCISE IN FUN.



At Monterra, we are a community made up of new arrivals that come from a variety of distant lands, Canada, Britain, Switzerland, U.S. etc., all with one common goal – to make a good life in a beautiful, friendly and peaceful environment. Our community benefits from the social input provided by such a diverse group of interesting people. We can share a host of fun activities in these gorgeous surroundings. Monterra welcomes everyone to socialize together, work together, play together - all for the common good. We are family.

The Monterra community comprises a grouping of people who have chosen to have custom homes built on their lots. Monterra Developers maintain crews of contractors to construct homes to the owner's taste; choosing from an unlimited variety of traditional and contemporary model designs and materials. We have global access to every possible architectural style and can provide any luxury feature from exotic wooden floors to central air conditioning. There is no need for owners to have any worry about the construction project. Our service is "turn-key" and assures the owner that his interests are entirely our concern. We are committed to delivering quality.

COSTA RICA IS THE JEWEL OF CENTRAL AMERICA WITH MORE NATURAL WONDERS THAN MOST CONTINENTS.



Monterra offers limitless possibilities...



lifestyle



activity



freedom



culture

nature



beauty



community

