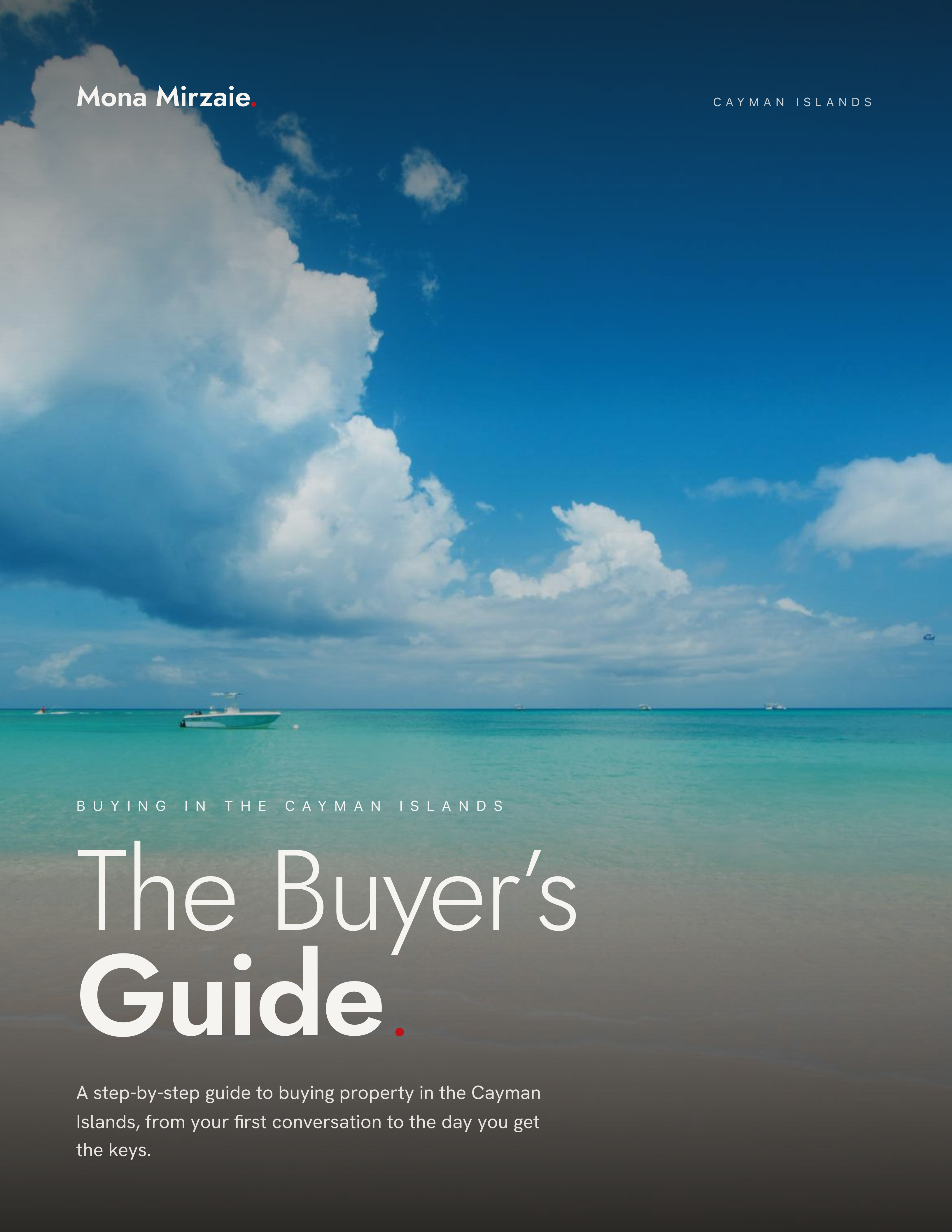


Mona Mirzaie.

CAYMAN ISLANDS

BUYING IN THE CAYMAN ISLANDS

The Buyer's **Guide.**

A step-by-step guide to buying property in the Cayman Islands, from your first conversation to the day you get the keys.

HOW BUYING WORKS HERE

Ready to make your move? **Mona makes it easy.**

The Cayman Islands get more than 300 days of sunshine a year, plus miles of white-sand coast. No wonder buyers come from all over the world. It's a self-governing British Overseas Territory made up of three islands: Grand Cayman, Little Cayman and Cayman Brac.

You'll find some of the Caribbean's most sought-after properties here, from waterfront condos to sprawling beachfront villas. Buying can feel like a lot. That's what I'm here for, staying beside you at every turn and keeping the process calm and straightforward.

SIX STEPS TO YOUR PLACE IN CAYMAN

01

STEP ONE

Before you start looking.

Choosing your agent

Choosing an agent is personal. You're trusting them with one of the biggest moves of your life. I work closely with every client, so I learn what actually matters to you and earn your confidence over time.

Our first conversation

This is where I get to know you: what you need, what you're hoping for, what home means to you. I lead the search, give you honest feedback, and stay your partner from day one well past closing.

Sorting out financing

Unless you're paying cash, get pre-approved before you start looking. That means a full loan approval, not just an opinion letter. I'll introduce you to a Cayman mortgage specialist who matches your options to local rules, sorts out your deposit, and makes sellers take you seriously.

02

STEP TWO

Why owning here pays off.

The shoreline is the easy part to love. Owning here also comes with real financial and lifestyle advantages.

Tax-neutral environment

No income tax, no annual property tax, and no inheritance or capital gains taxes.

Permanent residency

Financially secure overseas buyers can qualify for residency by buying qualifying developed property.

Vacation rental demand

Steady year-round demand for luxury vacation rentals makes for a strong return on investment.

High standard of living

Modern infrastructure, respected international schools, quality healthcare and reliable government services.

Enviable climate

More than 300 sunny days and 80°+ clear water make this a top beach and diving destination.

International access

A modern airport with private-charter operators and 50-plus weekly nonstop flights from the U.S., Canada and London.

THE MONEY SIDE

Your finances, **made clear.**

What a lender looks at when reviewing your loan:

01 Your credit
A strong credit record with steady payments lifts your score.

02 Job stability
A steady work history is ideal, though a step up in your career can count too.

03 Debt-to-income ratio
They weigh your income, debt, deposit, loan principal, taxes, interest and insurance.

04 Your funds
The lender confirms the funds you have on hand for the deposit.

05 Property security
A certified appraisal confirms the property's condition, value and marketability.

FINANCIAL PARAMETERS

With your price range set, plan for the one-time costs:

Stamp duty	7.5%
Legal fees	0.5–1%
Possible strata fees	Varies

Don't worry if you don't tick every box. Lenders account for all kinds of situations, and I'm here to guide you.

03

STEP THREE

Now for the fun part.

What kind of property?

A beachfront villa, a condo, a townhome. The options are wide open.

Your needs & can't-live-withouts?

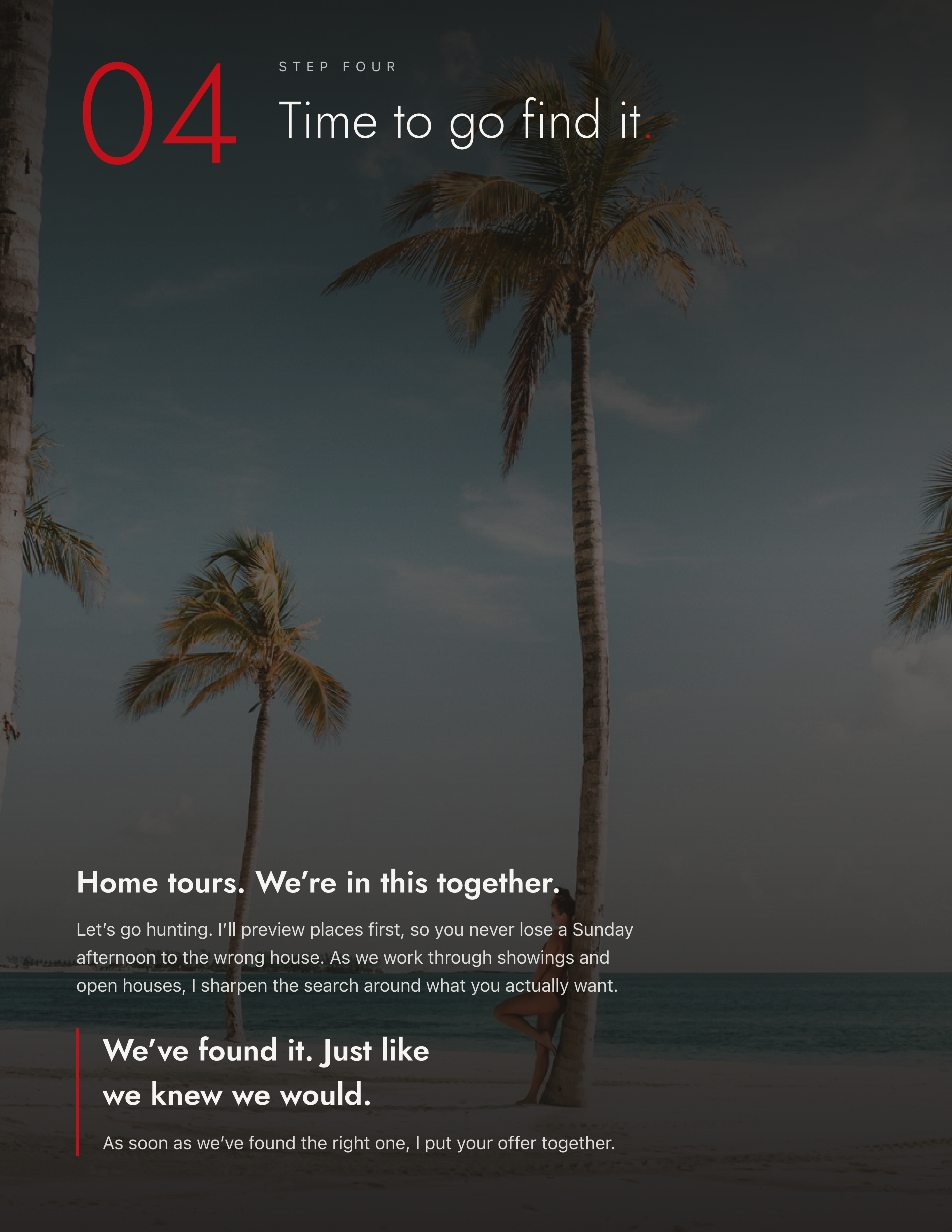
A pool, beach access, a gym, a wine room, a garden? Don't hold back. I dream big too.

Preferred neighborhoods?

I'll tour a range of areas and share local knowledge to zero in on your ideal spot.

When do you need to close?

Into the beach house by winter, the condo before term starts. I've got this.



04

STEP FOUR

Time to go find it.

Home tours. We're in this together.

Let's go hunting. I'll preview places first, so you never lose a Sunday afternoon to the wrong house. As we work through showings and open houses, I sharpen the search around what you actually want.

We've found it. Just like we knew we would.

As soon as we've found the right one, I put your offer together.

05

STEP FIVE

Making your offer count.

THE PERFECT OFFER

Not too high. Not too low. Just right.

The seller will most likely come back with a counteroffer, which you can accept, decline or counter.

NEGOTIATIONS

My expertise. My time to shine.

I speak for you at the table to settle on price and terms. When several offers are in play, my experience becomes a real advantage.

OFFER ACCEPTED

It's go time.

You'll put down a deposit, usually 10% of the price. One step closer to owning your home.

TERMS & CONDITIONS

I handle the details for you.

I review and talk you through the contract, terms and agreements to keep your interests protected.

TRANSFER OF LAND

We're getting close.

Once the funds are transferred, the Transfer of Land form is signed.

STEP SIX

06 Getting you the keys.

Final walk-through.

Now we’re excited. I’m on hand to tie up the last details.

The closing.

Closing happens once every term is met and the taxes and fees are paid. Cue the music. Looks like we made it.

Delivery of keys & move-in.

We did it. Drinks are on me. And this is really just the start. Need a contractor, a designer, a painter, a plumber, someone to watch the house? Whatever it is, I’m here for it.

WORKING WITH MONA MIRZAIE

Why buyers choose Mona.

I bring the network.

No buyer should go it alone. I bring a trusted network into your corner, from the legal process to negotiation, and pass along new listings before they hit the market.

I connect.

I catch wind of new listings first. Hunting in a specific neighborhood? I put the word out and hear back right away.

I do this full-time.

Weekend warriors need not apply. This is my full-time focus, and every client gets my dedicated attention from first showing to close.

I do it all.

Home, commercial space or investment property: every kind of real estate need sits in my wheelhouse.

I know the island inside out.

I don’t just step into a market. I know the quirks of every neighborhood, backed by deep local roots and global reach. When you win, I win. That’s exactly how I work.

YOUR VISION OF HOME

Now picture **your home.**

Somewhere to capture your thoughts as you begin picturing exactly what you want from your new home.

What's your ideal location?

Close to the beach, the airport, the shops? Let 'er rip.

What kind of home are you looking for?

Single-family residence, condominium, land or new construction?

What's your style?

Traditional, contemporary, beachy or a secluded oasis? There's no wrong answer.

What are your must-haves?

How many bedrooms? A home office? A garage?

What would you love to have?

A pool, beach access, gym, wine room, garden or space for pets? Dream big.

What are your deal breakers?

Spot one of these and I won't bother booking the showing.

READY WHEN YOU ARE

Let's find **the one**.

Mona will take you there.

Mona Mirzaie.

LUXURY REAL ESTATE · CAYMAN ISLANDS

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