

Sample listing memo (redacted)

Illustrative only — fictional pin near Playas del Coco. Not a real client file. Shows the shape of a Deal Desk teardown after Check a listing.

Client profile (sample)

US remote couple · budget band \$450–550k · 3BR · want STR when away · look window ~60 days · towns: Coco / Hermosa corridor.

Subject pin (redacted)

Broker villa · marketed “ocean view / short walk to beach” · ask **\$529,000** · 3BR · HOA ~\$280/mo · pin ~1.1 km inland of sand (not beachfront).

Verdict

NO-GO at asking · RENEGOTIATE only if freehold + water letter clear and ask moves into comp band.

1 · Buy-box fit

Beds and towns OK. Lifestyle fit OK for remote weeks. Yield story does not clear at ask — nearby proven hosts imply a lower basis for the same gross band. HOA allows STR with registration (confirm in reglamento before deposit).

2 · Title / legal flags (illustrative)

- Confirm **fee-simple** folio real — not maritime concession.
- Water: ASADA carta de agua required before non-refundable deposit.
- Survey match to registry; no unpermitted casita in marketing photos.
- Insurance path: local CR policy — not a US HO policy alone.

3 · Yield reality (gross vs net)

Nearby successful rentals (illustrative): median gross ~\$42–48k/yr on similar beds. At \$529k ask → ~8–9% gross. After ~35% opex proxy (mgmt, cleaning, HOA, utilities, insurance, tax screen) → ~5–6% rough net before debt — thin for this buy box. Brochure “12% net” not supported by pin-local comps.

4 · Go / no-go / renegotiate

Path	When
GO	Ask ≤ ~\$460k · clean freehold · water letter · STR HOA in writing.
RENEGOTIATE	Seller moves toward comp basis; diligence clears title/water.
NO-GO	Hold at \$529k · concession ambiguity · or STR ban in reglamento.

5 · Next steps

- Buyer attorney pulls folio + water letter.
- Re-run Check a listing if ask changes.
- Confirm insurance quote before closing.
- Deal Desk call: kill or pursue — then Advisory only if capital/timeline real.

Disclaimer: Not legal, tax, or investment advice. Sample for education about Deal Desk (30-day shortlist). Live map and Check a listing stay free. puravidaportfolio.com/deal-desk