

Always in Paradise

HOMEBUYER'S GUIDE



HARBOUR LAKES
PALMAS DEL MAR



Welcome

TO PUERTO RICO

We are thrilled that you are interested in learning more about the island of Puerto Rico and all it has to offer. Through the pages of this Homebuyer's Guide, we'll share an insider's look at exciting things to do, places to see, travel tips and Caribbean homebuying knowledge. We're confident that once you get a glimpse of the island, the Palmas del Mar resort and the community of Harbour Lakes, you'll be calling paradise home.

Right outside of San Juan is an area where many people go to relax and enjoy life. Palmas del Mar has become a great retirement place, a vacation destination and a second home for many. Here, you'll find two golf courses with the rain forest as a backdrop, the largest tennis complex in the Caribbean, two incredible marinas and so much more.

Close to the marinas, the downtown and the restaurants is the resort community of Harbour Lakes. Here you'll find brand new, beautifully decorated, three-bedroom villas, five pools, a social club, an outside bar and a fitness gym. Everything you could ask for is just minutes away, all within one of the most sought-after resort areas in the Caribbean.

As you continue your discovery of Puerto Rico, we encourage you to visit in person to experience this unique island lifestyle. Getting here is easier than you think. Book a vacation and see for yourself why here in Puerto Rico, we're Always in Paradise. 🌴



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Puerto Rico

GATEWAY TO THE CARIBBEAN



For four centuries, it was a jewel in the Spanish imperial crown. Puerto Rico marks the eastern reach of a mighty archipelago, with Cuba at the west end and Hispaniola in the center. Cooled by trade winds and soaked in tropical sunlight, Puerto Rico has now become a jewel of the entire modern Caribbean region.

No other Caribbean island is as easy to reach, with numerous direct flights connecting cities all over the United States to Puerto Rico. And no other island is better situated as a staging area for exploring the Caribbean. By boat or plane, the Windwards and Leewards, the British, the Dutch, and the French islands are all within quick and easy reach. Once storied outposts of those three empires, the islands of the Caribbean still offer quiet echoes of the lore and customs of long-vanished European colonial settlements.

The Puerto Rican population is truly unique, having sprung from Iberian and Creole origins; it's now flavored with American values and methods. Ninety-five percent of Puerto Rico's population is bilingual in English and Spanish. Yet from its pristine beaches to its rain forest, the island basks in ageless tropical splendors. Seasoned travelers often favor the "Gateway to the Caribbean" over all the other islands, simply because there's no other place like it. 🌴

Getting Here

IT'S NEVER BEEN EASIER



Travel to Puerto Rico is simple and inexpensive. There are direct flights — many of them nonstop — from most major airports in the United States and even around the world. In all, 21 U.S. cities dispatch flights to Puerto Rico every day, and another 15 arrive from international cities, including those in Europe and Latin America. There's even a direct flight from Norway — that's how popular Puerto Rico has become in recent years. The added incentives offered by "Law 20" and "Law 22" are attracting residents and investors from many countries, including the United States. (See pages 8 and 9.)

For U.S. citizens, traveling to Puerto Rico is the same as traveling within the 50 United States. No passport is required, and there are no U.S. Customs formalities. Pack your bags and you're off.

No other Caribbean island receives as many flights from the United States as Puerto Rico. There are three international airports on the island — a record for so relatively small an aviation center. There are even three general aviation airports for people who prefer to fly themselves.

More cruise lines have designated Puerto Rico as their home port than any other destination in the Caribbean. In early 2017, 16 ships arrived on a single day. Cruising here is just as fun as flying.

The island is an ideally situated home base for people who want to explore the Caribbean in depth. They're served by scheduled and charter flights to virtually all the other Caribbean islands on U.S.-based airlines, together with several based in Europe.

Connecting flights are available for travel among the smaller — and even some of the tiny — islands. As long as there's an airport, someone will fly you there. People with private planes easily become addicted to the joys of island hopping.

For people who want to explore by sea, scheduled ferry services carry passengers from Puerto Rico to the Virgin Islands — American and British. That service is augmented by numerous other ferry systems that ply the Bahamas and the Windward Islands, including the large, cosmopolitan French ones of Martinique and Guadeloupe. Keep in mind that there you will need a passport.

Once in Puerto Rico, visitors find the usual array of rental car agencies they're used to at home. The island is ringed at the shoreline by a highway based on the U.S. interstate system. Visitors are given a feel of foreign travel, however, by the road signs, which are in Spanish, an accommodation to the island's population, 95% of whom are fluent in both Spanish and English.

There's frequent complimentary transport from San Juan airport to all major hotels in and around the capital, a thoroughly modern, convenient city. In "Old San Juan" — a United Nations World Heritage Site — there's even a free trolley to carry visitors to and from the exceptionally ancient landmark attractions.

Credit cards are accepted everywhere as readily as they are at home, and the currency is the U.S. dollar. The only preparation U.S. travelers need to make for a trip to Puerto Rico is to buy a ticket and pack their bags. Bienvenidos! 🌴

Excellent Tax Advantages

AND FINANCIAL
INCENTIVES

Puerto Rico has embarked on an aggressive pathway to becoming an important international financial center. Facilitating real estate investments by newly arriving residents might well be the epicenter of that policy. Homebuying in Puerto Rico is governed by principles and procedures that are both similar to and dissimilar from those followed on the mainland. But the process is generously aided by incentives that don't exist "at home."

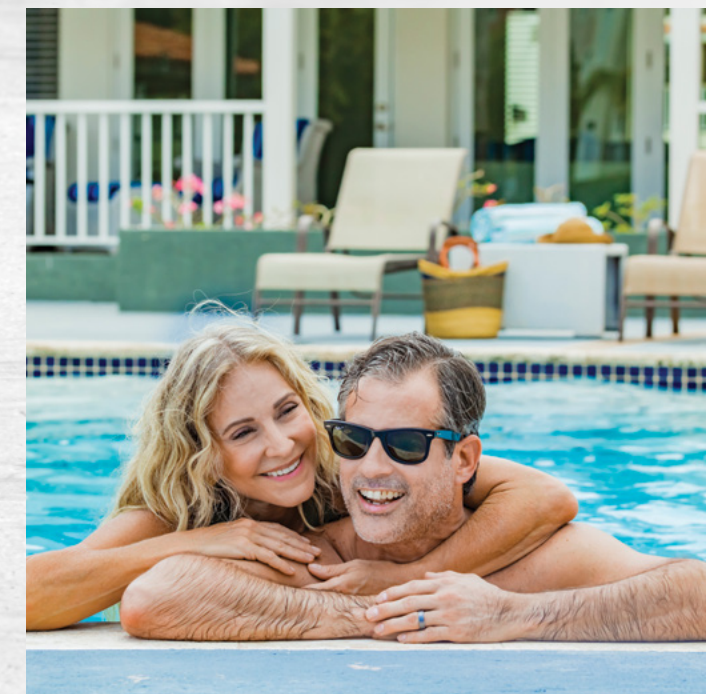
Mortgages are the rule in Puerto Rico, in the same way they are throughout the United States, although many luxury homebuyers prefer to pay cash. Mortgage rates on the island are historically low: less than 4%. Homebuying here is facilitated by Tax Act 22, or "Law 22," which vigorously encourages investment in Puerto Rico, including homeownership. The law provides total exemption from tax on dividends and interest and long-and short-term capital gains to Americans and internationals who become residents of the island. Residency requires owners to live on the island for at least 183 days a year. As a rule, the fees that amount to "closing costs" are remitted on the purchase of homes.

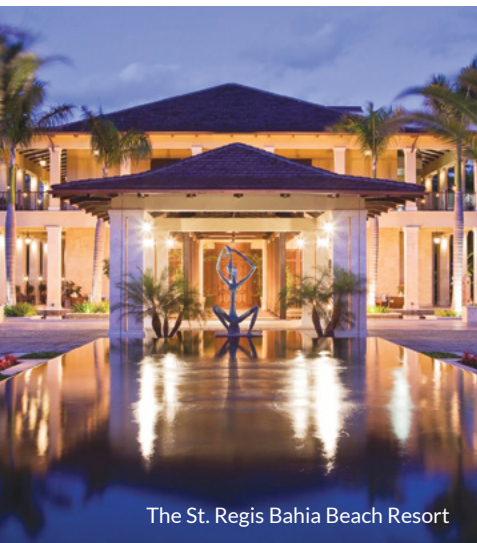
Puerto Rico Tax Act 273 constitutes the muscle behind the determination to make the commonwealth an international banking and financial hub. Act 273 offers generous tax incentives to new banking and financial services for off-island clients and for exports from the island. Under Act 20, service businesses are subject to an income tax rate of only 4%. And there are no federal taxes on income from Puerto Rican sources.

A further incentive removes real estate taxes altogether, beginning at a qualifying level of investment and/or purchase. The financial crisis of 2008 led to opportunities being created that make homeownership in the commonwealth more desirable than ever, at prices that can be remarkably attractive. There's never been as good a time to live in Puerto Rico. 🌴

*Estimated at the time of publication.

A U.S. FEDERAL
INCOME TAX OF
4%*





The St. Regis Bahia Beach Resort



The Residences at St. Regis Bahia Beach Resort



The St. Regis Bahia Beach Resort

Paulson & Company

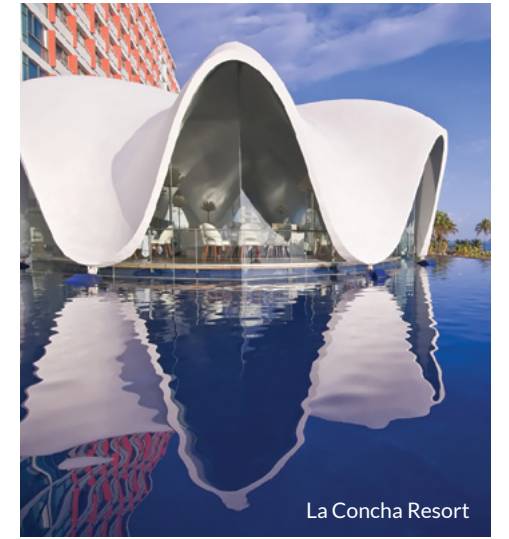
COMMANDING IN PUERTO RICO



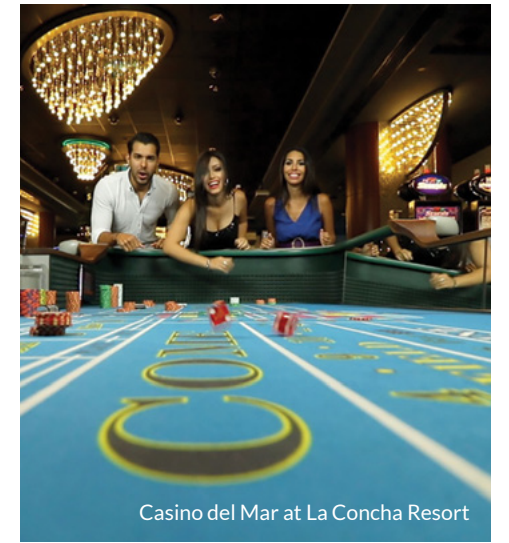
When international investment manager John Paulson makes a move, heads turn in that direction. This was the case in the spring of last year, when Paulson & Company made headline news:

“PAULSON & CO. INC., A NEW YORK-BASED INVESTMENT FIRM, HAS ACQUIRED HARBOUR LAKES IN THE PALMAS DEL MAR RESORT COMMUNITY LOCATED IN THE MUNICIPALITY OF HUMACAO, PUERTO RICO, THE FIRM ANNOUNCED THURSDAY.”

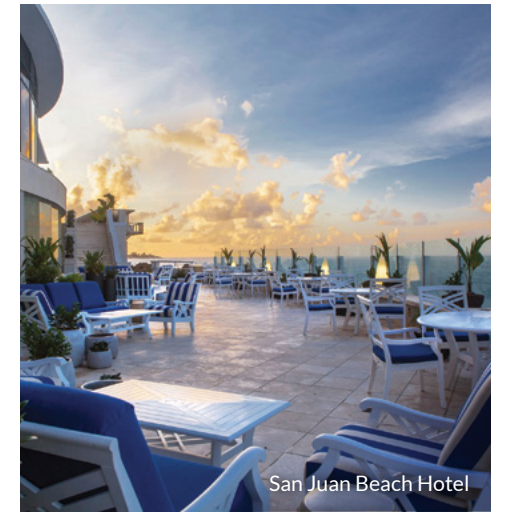
—May 19, 2016, *Caribbean Business*.



La Concha Resort



Casino del Mar at La Concha Resort



San Juan Beach Hotel

Paulson's willingness to bet on Puerto Rico signals a palpable new energy — in fact — a fresh optimism, about the benefits of living and doing business here.

According to the same *Caribbean Business* report, “Paulson looks forward to the future success of Harbour Lakes and Palmas del Mar as a premier resort destination in the Caribbean.”

Harbour Lakes joins a prestigious portfolio of Paulson & Company properties, including the St. Regis Bahia Beach Resort, The Residences at St. Regis Bahia Beach Resort, the Serafina Beach Hotel, the La Concha Resort, and the Condado Vanderbilt Hotel. An earlier acquisition of a majority interest in the Condado Vanderbilt condominium towers in San Juan included a budget to complete construction of the property. Paulson & Company's investment in luxury real estate in Puerto Rico topped \$1.5 billion by the end of 2015 and would seem to indicate that John Paulson is electric in Puerto Rico. Given the commonwealth's highly favorable tax incentives, expanding broadband services and welcoming environment, one can share his view that the opportunity is now. 🌴



🌿 NO VISA. NO PASSPORT.

If you're a U.S. citizen, travel here is uncomplicated. There's no customs, no delay: it's like traveling from one state to another. Carry your usual ID — a driver's license (or passport/birth certificate) — even though you'll encounter no special checks for it. Visitors from other countries, except those participating in the Visa Waiver Program, will need a valid passport. Foreigners will need the same visas required for visiting the United States.



What to Know

BEFORE YOU GO

🌿 TRANSPORTATION

Puerto Rico is served by an extensive local and federally funded system of roads, highways, freeways, ports, harbors and railways. Cars dominate this world, and one can only be grateful for the PR2 and PR3 freeways that run almost the entire circumference of the island, bringing you easily to its beaches and coastal wonders. Taxis are plentiful in cities. (See our tipping guide below.) The Tren Urbano is the city metro, while local taxis are gathered and dispatched from stands in each town. For "historic train tourism," narrow gauge train aficionados can look forward to the planned restoration of the old sugar plantation train, the "Tren del Sur." Uber service is also available and widely used.

🌿 ELECTRICITY

120V/60hz. Standard American outlets work just fine; no need for a converter.

🌿 ATMS DISPENSE U.S. CURRENCY

They're easy to find everywhere except truly out-of-the-way locations. The U.S. dollar is the currency. Beyond that you can use your credit and debit cards in a variety of locations: restaurants, shops, and all but the most "casual" food trucks and market stalls.

🌿 PHONES/INTERNET ACCESS

Cell phone and Internet service in Puerto Rico has seen consistent improvement over the past few years. The Puerto Rico Bridge initiative will put Puerto Rico ISPs on an equal playing field with their counterparts in the mainland through a fiber-optic bridge linking Puerto Rico to Florida. Cell phone service is the same as the U.S.

🌿 THE BEST TIME TO GO

Puerto Rico is a tropical island, with an average year-round temperature of 80°F / 27°C. But rather than think of it in terms of temperature, which doesn't vary much, it's better to consider its dry and rainy seasons. The dry season runs roughly from mid-December to mid-April and brings with it higher hotel rates. (But worth it to escape the North American winter, yes?) Planning far in advance can give you a rate card advantage. It's easier to find discounts in the equally pleasant shoulder seasons when the crush of tourists abates.

🌿 WHAT TO PACK

Simply put: pack for the lush Caribbean weather, with sunglasses, flip flops, sandals and perhaps an extra bathing suit, since the beaches are many and you may want to visit more than one a day. Make sure you're well supplied with a water-resistant sunscreen and DEET, a bug spray used to ward off mosquitoes that show up in early evening. Puerto Ricans dress to go out in the evening. "Casual chic" should do the trick — nice but cool. And of course, colorful.

🌿 TIPPING

It's much as it is on the U.S. mainland. Here's what the Lonely Planet* guide suggests:

BARS — \$1 per drink.

BUFFETS — Tip staff 10% to 20% if they are serving you your drinks.

LUGGAGE ATTENDANTS — \$1 to \$2 per bag for anyone who helps with your luggage, whether it's a skycap, shuttle driver, bellhop, etc.

POOL/BEACH ATTENDANTS — \$1 to \$2 for each service rendered.

RESTAURANTS — 15% to 20% of the bill.

TAXIS — 15% of the fare.

Check for service charges included in your bill at touristy restaurants, even for groups smaller than six. If possible, tip servers with cash even when paying by credit card; this precludes management taking a cut. 🌿



*LonelyPlanet.com

Designed by History

OLD SAN JUAN



Only a handful of cities in the western hemisphere boast the antiquity of Puerto Rico. Juan Ponce de Leon was the founder, in 1508, of the settlement that became San Juan. Now, five centuries later, "Old San Juan" is one of the most remarkable cities to be found anywhere. It's both a National Historic Site — its U.S. distinction — and a UNESCO World Heritage Site. Meticulous restorations of important buildings now serve as museums, giving visitors intimate glimpses of Caribbean life in the sixteenth and seventeenth centuries. The architecture of Old San Juan recalls similar buildings of the same period seen today in Spain. Others are in the colonial style that developed in the Western Hemisphere in response to the tropical climate. The first fortification, built in 1521, became a residence for the descendants of Juan Ponce de Leon. It was — and is — called "Casa Blanca" — The White House.

Old San Juan was attacked several times during the centuries of relentless competition among the European empire builders, but its naturally defensive location, along with cleverly designed fortresses, kept the city in Spanish control. It's one of very few Caribbean capitals to have been occupied by only one European power. The original harbor of San Juan is an excellent defense against invaders and tropical storms.

Today, Old San Juan is widely renowned for the colorful facades that enliven the houses and shops lining its streets. Fancifully applied paint and varnish make a stroll through the old city a delight. But the city's charms of today were hard won. The superb, twentieth-century restoration of Old San Juan will, quite possibly, be recalled as the most important phase of its long history. 🌿

Puerto Rico...

RICH IN SPIRIT,
RICH IN COLOR



Seeing Puerto Rico's culture in color could start simply with the bright twist of limón in your Bacardi daiquiri. Shaken.

COLOR ME DELICIOUS

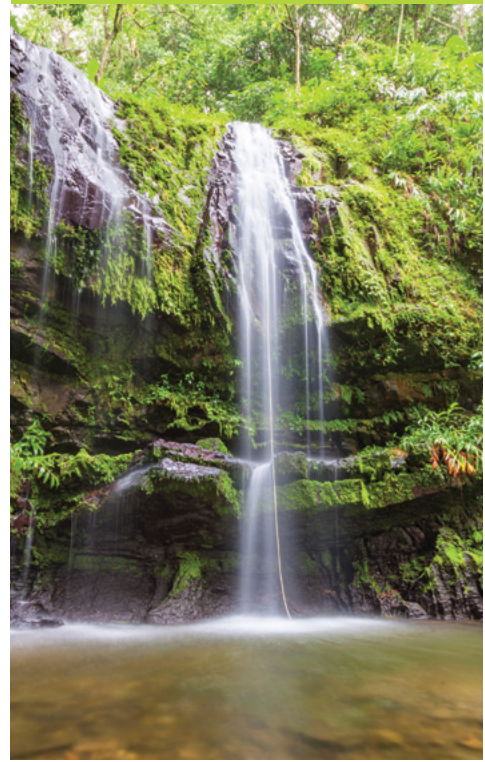
San Juan's old neighborhoods are moving to the very cusp of cool. In Santurce, the colors of street art drift onto its restaurant tables. Spicy reds. Cool greens. From yellowtail snapper to caramel flan, the chef's flair creates a palette to please a palate.



FUN AND FLAMBOYANT

By evening, the Old Town bar scene spills onto the street in a swash of color. Inspired by the rain forest birds of El Yunque? Clearly. Caught up in the spirit of Puerto Rico, one's fashion choices change.

GREEN SO GREEN

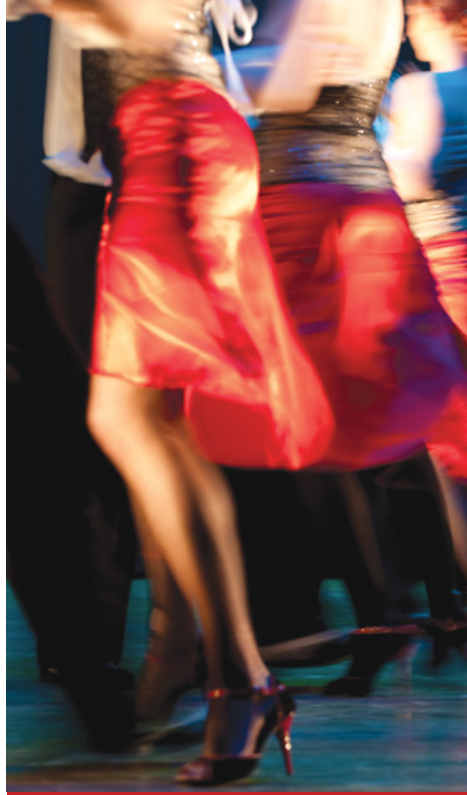


El Yunque National Forest's 29,000 acres of lush mountain terrain are pierced by shimmering white waterfalls and the pink flash of tree-clinging bromeliads.



HUES OF BLUES

Water in every shade of blue nuzzles the white sand beaches wrapping Puerto Rico's coasts. Surf at Rincon, snorkel on Culebra's Flamenco Beach. Just to start.



RED HOT

There are those who say that the sizzling sounds of salsa at San Juan's Nuyorican Café sprinkle the mind with kaleidoscopes of color. Be wary or welcoming as you wish.

"WRAPPED IN
PUERTO RICO'S
COLORS,
WE CHANGE.
HERE ONE
MUST SEE WITH
'THE EYE OF
THE HEART.'"

— The Eye of the Heart
By Adelardo de Diaz Alfaro



BIOLUMINESCENCE

Mosquito Bay in Vieques. On a moonless night in the company of a good guide, you immerse yourself in waters filled with microorganisms. Paddle lightly to stir up their tiny neon lights. Hold still in wonder.

THE COLOR OF GENTLY CRUMBLING STONE

"Ponce is Ponce," said Abelardo Díaz Alfaro, speaking fondly of his hometown. A city that finds no reason to compete with San Juan, it says simply, come visit the south coast. When you get here, you'll know why.





Palmas del Mar

A Prime Island Location



The temperature is dropping, and the sky is cold and gray. As you shovel the walk, wrapped up in too many woolen layers, you dream of the ocean. You imagine yourself relaxing at the beach, the sun warming your coconut-scented skin under sunny, blue skies. Your mind escapes to a tropical island. Shouldn't your body follow suit?

Whether you are searching for a paradise-like new home or the perfect island escape, Palmas del Mar in Puerto Rico is the place to be. This impressive community spans 2,700 acres of gorgeous coastline, with beautifully manicured grounds. Here, you'll find a luxurious, gated resort community that offers the full gamut of top-quality, warm weather sports, including golf, tennis, scuba diving, sailing, deep-sea fishing and horseback riding.

When construction for Palmas del Mar began in the 1970s, it was modeled after Hilton Head, with the resort concept coming first and the residential aspect being secondary. Over the years, as infrastructure has improved and the commute time between this area and San Juan has decreased, Palmas del Mar has become a popular residential community with a wide range of properties in many different styles and price ranges. Along with all the incredible outdoor activities, you will also find a hotel, a variety of shops and restaurants, a school, a hospital and a post office.

There are even more exciting things to do and see past Palmas del Mar. From El Yunque National Forest, the only tropical rain forest on U.S. territory to the three incredible bioluminescent bays to all the amazing beaches, Puerto Rico is blessed

with a wealth of natural beauty. The island is also rich in culture and history. You will find beautiful architectural evidence of centuries of Spanish rule, including four magnificent castles — and Old San Juan even boasts colorful cobblestone streets. There's great local food, friendly residents, an exciting nightlife and so much more. And then, of course, there is the weather.

Unlike some idyllic island destinations, getting to Palmas del Mar is easy. Because it's located in Puerto Rico, it is a U.S. territory. This status offers U.S. citizens several advantages. First of all, your flight here is domestic, making it both affordable and quick. You don't need a passport to visit Puerto Rico, nor do you need to deal with currency exchange rates. And though residents speak Spanish, English is very common as well. ✨



NIGHTLIFE, *Resorts & Golf*

As the sun gently peaks into your window, your eyes open to a brand new day filled with possibilities. What will you do today at Palmas del Mar? There are so many fun and enjoyable ways to fill your time, you may not know where to begin.



Rancho Buena Vista

1

Want to try a trail ride? Head to Rancho Buena Vista Equestrian Center in Palmas del Mar, the most complete equestrian facility in the Caribbean. Along with the more formal facilities, there are miles of scenic trails to enjoy — all of which are best seen from the back of your favorite Paso Fino mount.



Yacht Club Marina

2

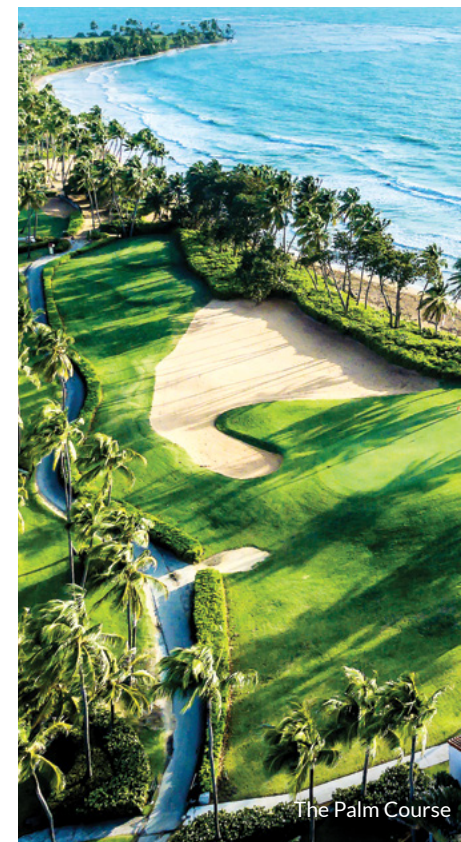
You don't have to own a yacht to enjoy spending time at The Yacht Club Marina. This state-of-the-art facility offers everything the high-end yacht owner wants and needs, but it is also a great place to walk around and gaze dreamily at the spectacular boats docked here. You can even order a tropical libation from the tiki bar and just sit and enjoy the view and the day.



Wyndham Grand Casino

3

If you're looking for something fun to do in the evening, Palmas del Mar offers a variety of restaurants and bars where you can enjoy good food and drinks. Some of these locations, like Beach Bohio, offer live music. Another option is to head to the Wyndham Grand and take your chances at their Vegas-style casino, which has both slot machines and table games.



The Palm Course

4

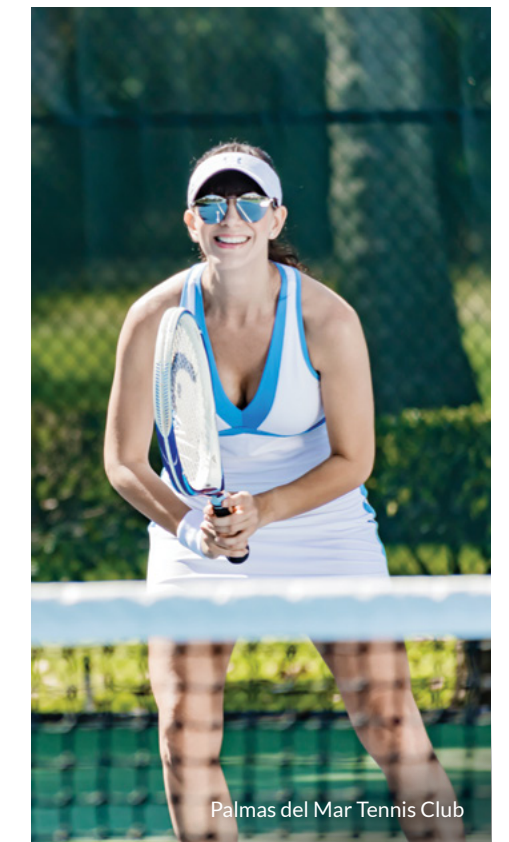
Play a round of golf — not just any round of golf. The two courses in Palmas del Mar are a major draw for the area due to their breathtaking views of the Caribbean Sea and the quality of the courses themselves. Try the 18-hole, Reese Jones-designed Flamboyán Course for a serious, championship-caliber course, considered one of the most prestigious in Puerto Rico. The resort-style Palm Course, designed by Gary Player, is also an 18-hole championship course. This is a resort-style course with lush, tropical landscaping, water hazards, strategic bunkers and undulating greens. Both will challenge your skills and make a lasting impression with their natural beauty.



Beach Club

5

Grab a towel and your sunscreen and head to the beach club. Spend a perfect day basking in the sun beside the sparkling pool on comfortable lounge chairs with an incredible view of the crystal-clear ocean. Order a refreshing, tropical drink and enjoy a good book. When you get hungry, the Beach Club Restaurant offers the freshest seafood on its Caribbean-style menu. Afterward, enjoy a peaceful stroll on the beach or swim some laps. No need to worry about the kids! The Beach Club has over 200 feet of thrills with its waterslides. The little ones enjoy a 1,000 sq. ft. waterworks play system, with wading pool, small slides, spray jets, water valves and a giant spill bucket. The resort even offers planned activities for young people of all ages.



Palmas del Mar Tennis Club

6

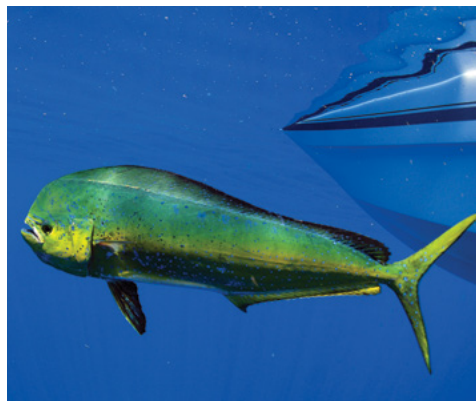
Tennis anyone? At the Palmas del Mar Tennis Club, it's more like tennis everyone! This famed club is the largest and most complete private tennis facility in all of the Caribbean. You will find 20 courts, including two that are artificial grass Omni Courts, four Har-Tru clay courts and 14 hard courts, many of which are lighted for night play. In fact, this club is ranked among the Top 50 Tennis Resorts by TennisResortsOnline.com. The center has a very active membership, with many members participating in tennis clinics, tennis cardio workout sessions, private lessons, tournaments and an impressive afterschool program for junior players. The facility also features a full-service pro shop, a fitness center and the Court Bar and Grill, an outdoor café with a casual, family menu. ✨

Deep-Sea Fishing & Ocean Adventures

There are so many reasons to love Palmas del Mar. But when it comes right down to it, the ocean is the thing. The sparkling, clear blue Caribbean is hard to resist – so don't. Whether you are visiting or living here, having the Yacht Club Marina in your backyard is convenient for boat owners, but can be a great perk for others as well.

On a warm evening, head to the marina and take a walk under the stars. Stroll on the docks and gaze at the incredible vessels bobbing next to each other in the water. What could be more relaxing? Then grab a bite to eat and, perhaps, a tropical drink at the marina's Tiki Bar & Grill.

For those interested in more active pursuits, you can begin many types of ocean-bound excursions from the marina. If you are excited to explore the colorful world under the water, several area tour guides can lead you on a mesmerizing snorkeling trip. Most trips take up a good part of the day, as they include a boat trip, at least an hour spent snorkeling, perhaps some beach time, and a meal or snack. Some popular nearby destinations include Vieques, Culebra, Monkey Island and Fajardo. These destinations have



healthy reefs with colorful fish, sea turtles, rays and more. If you prefer scuba diving, there are 35 dive sites within a 5-mile radius. You are sure to be in awe of what you find, with common underwater terrain including overhangs, caverns and tunnels.

Another popular ocean excursion is deep-sea fishing. Palmas del Mar is on Puerto Rico's southeast coast, where you can go sport fishing on the Continental Shelf and the two seamounts. For a shorter excursion, choose the four-hour Continental Shelf trip, as this is only about 5 to 12 miles offshore.

The two seamounts require a full day, but they tend to offer better results. For the novice, there's a shorter trip, just two miles from Palmas del Mar. Some of the most common fish caught on these trips include marlin, king mackerel, mahi-mahi, yellowfin tuna, wahoo and amberjacks. You may even catch site of a whale or dolphin!

So take the plunge and take advantage of the beautiful, clear waters offshore. Whether you come back with a prize fish, some great underwater photos or some amazing memories, it's certainly worth the trip. ✨



The sparkling, clear blue Caribbean is *hard to resist...* So don't.



Dining

The Palmas Way



Beach Bohio

If you're in Palmas del Mar, it's most likely because you love the beach. And every beachgoer needs to have a casual beach bar to enjoy delicious refreshments with good vibes and a great view. Beach Bohio is the place to imbibe in tasty local favorites, like crunchy fried fish, fresh octopus salad and delicious coconut arepas. Or stick to the basics, and try a juicy burger, chicken nuggets or one of a variety of sandwiches. Cool down with a frozen margarita, piña colada or another island-style libation. You might even be entertained with live music. Reggae, anyone? But no matter what you eat or drink or what entertainment is available, the true draw is the spectacular view of the ocean.

Blue Hawaii

If you are craving Asian food, Blue Hawaii is the place for dinner. This multi-Asian restaurant features a crave-worthy menu featuring Chinese, Japanese and Vietnamese specialties. So you can enjoy a steaming bowl of pho, some cool, fresh sushi and any of your favorite traditional Chinese entrées.

Café de la Plaza

Most people enjoy Italian food, and when you're on the east coast of Puerto Rico, this is the place to get it. You can try specialties from all parts of Italy, including Rome, Sicily and Tuscany. The team is dedicated to freshness, with a farm-to-table experience, as they grow many of the ingredients on their farm in Yabucoa. Be sure to try their delicious pasta dishes with scrumptious homemade sauces, rich risottos, crispy calamari and a variety of traditional meat and fish dishes done to perfection.

C Bar Kitchen in Style

When you crave a sophisticated atmosphere and trendy fusion fare that is as delicious as it is attractive, C Bar is the place to go. This stylish bar and grill offers the finest steaks, fresh fish and a diverse menu with an international flare. You'll also find creative craft cocktails and, some nights, musical entertainment. At C Bar, you can count on great food, attentive service and an enjoyable meal. Even the most sophisticated foodies rave about C Bar.

Chez Daniel

There's no place more perfect for nurturing your romance than Chez Daniel. Located in Anchor's Village Marina, you can gaze out the window at the glistening water, with the elegant yachts bobbing up and down, or choose to dine on a private terrace. What's inside is pretty spectacular as well. Sample French dishes that taste as if you are dining on a cosmopolitan Paris street. On the menu, you will find delicious French specialties, such as garlicky escargot, rich bouillabaisse, savory onion soup and a light-as-air soufflé. Considered one of Puerto Rico's finest French restaurants, Chez Daniel is known for having an outstanding brunch as well.

La Pescadaria

Whether you are looking for an elegant indoor dining experience or a more casual outdoor setting, La Pescadaria is the perfect choice. Guests can enjoy oceanfront dining on casual favorites, including delicious grilled or fried fish, wraps, burgers, salads, fresh fish tacos and more on the restaurant's deck overlooking the water. Or head inside for a more upscale, gourmet menu. Popular favorites on the inside menu include grilled lobster, ceviche, goat cheese risotto and an Asian grilled tuna steak. Cool off with refreshing, tropical cocktails, like a minty mojito, a fruity sangria or a creamy painkiller. With so much to offer, it's no surprise this is a popular local hangout. ✨



Ecotourism

The Best Activities in Culebra & Vieques

While many people are content enjoying the incredible facilities available at Palmas del Mar, others have a yearning to see more. For some, that means identifying the island's most adventurous terrain and finding ways to enjoy these natural wonders.

Bioluminescent Bays

Looking for something cool and unique to do? Don't miss Puerto Rico's spectacular biobays. This incredible and unique natural phenomena is both memorable and an incredible photo op. It's nature's answer to disco lights! Go on a kayak tour and watch as the fluorescent glow surrounds your boat in an almost unreal, sci-fi way. Though these tours are popular, the operators have worked to keep these natural resources healthy for all to enjoy.



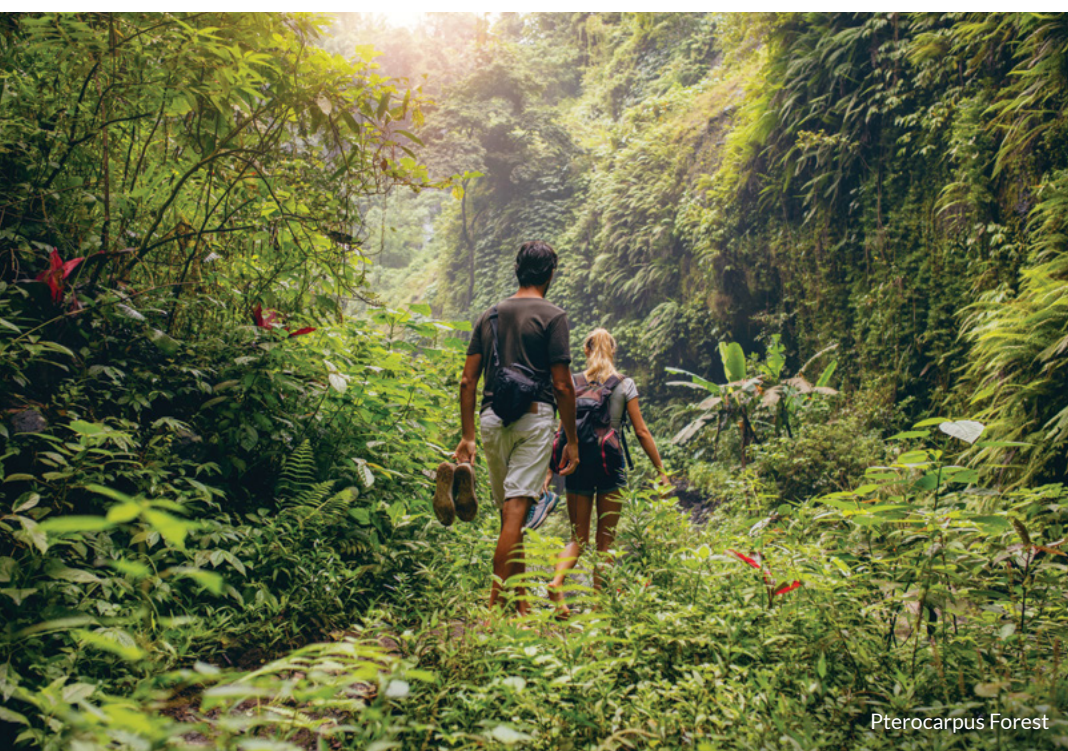
Bioluminescent Bay



El Yunque Tropical Rain Forest

El Yunque

The most beloved natural attraction in Puerto Rico, El Yunque is the only tropical rain forest under the U.S. flag. The 28,000 acres of tropical wonder are at once beautiful, diverse and an important part of the country's folklore. Here, you can find 200 species of trees and other plants and animals, some of which are unique to this area. Come explore this impressive place on a variety of hiking trails, ranging from easy to expert. Follow the trail to the waterfall, where public swimming is allowed.



Pterocarpus Forest

Pterocarpus Forest

Located in Palmas del Mar, this beautiful, natural place is both convenient and fun to explore. You can enjoy walking on the many trails that take you by swamps, bunkers, beaches and a fern trail. There are even covered gazebos for picnics. Bike rentals are available at the front entrance, or you can kayak, paddle boat or fish in the canal. If you prefer a guide, ecotours are available.

Vieques and Culebra Islands

If you want a perfect, natural place to enjoy nature without the crowds, take a short ferry ride to this magical island owned by Puerto Rico. Head to Flamenco Beach and revel in the joy of being on a beach ranked among the world's best. The warm, teal water and soft sand are peaceful rather than commercialized, and the snorkeling is excellent due to a thriving coral reef. ✨



Culebra Island

Though Puerto Rico offers many enjoyable commercial attractions, these beautiful parts of the island's natural environment are worth exploring. Each offers a unique and special perspective unavailable elsewhere.

So Much to Do

A Puerto Rican Getaway

Staying in Palmas del Mar offers so much to do for people of all ages. But the fun doesn't end at the gate! This area is filled with interesting places to explore and enjoyable things to do. Whether you are looking for cultural activities or more active pursuits, they are all here — you just need to know where to look.



Punta Tuna Lighthouse



Punta Tuna

If you are drawn to a lighthouse like an ancient sailor, you will want to check out Punta Tuna, one of Puerto Rico's two active lighthouses, built in the 1890s by the Spanish. Today, it is run by the U.S. Coast Guard and sits beside a little-known beach that is one of the nicest on this side of the island. It's the perfect place to go for a run, a refreshing swim or a festive picnic lunch.

Continued from previous page

Piñones, Loiza

Looking for a place that celebrates island simplicity? Take a day trip to Piñones — a great place to enjoy nature and good food in a low-key way. Rent a bike and take a pleasant ride along the wooden boardwalk overlooking the ocean. There's even a mangrove forest to explore. There are also great beaches to enjoy that are pretty quiet during the week, if you're looking to escape the crowds. When you start to get hungry, head across the street for a variety of local tasty treats — delicious and a bargain!



Monkey Island (Cayo Santiago)

Less than a mile off the coast of Humacao is a mysterious island that few people have had the opportunity to visit. But the island does have a large population — of rhesus monkeys! The animals were brought here to research in 1938 and, today, are still the object of much research by scientists from the University of Puerto Rico. While you can't actually visit the island, it is a great place to go on a kayaking tour. It's about a 30-minute trip by kayak, and you can get a close look at the monkeys on the shore. You can even stop to snorkel and explore a sunken barge on the way. If you don't feel like working as hard but are still curious to see the monkeys, take a motorboat trip.

Whether you are looking for
cultural activities or more

Active Pursuits

You Just Need to Know

Where to Look



Rio Camuy River Park

Puerto Rico is beautiful above ground, but wait until you see how cool it is underground! Head to Rio Camuy River Park, a 268-acre park of magnificent underground caves. Your guided tour begins with a tram ride down to a 180-foot-high cave filled with nature's sculptures — stalactites and stalagmites. There's also one of the world's largest subterranean rivers and more than 200 caverns to explore.

Luquillo Beach and Luquillo Kiosks

Most people love the beach — especially those visiting a beautiful, Caribbean island like Puerto Rico. One of the most fun to visit is Luquillo Beach. Families appreciate the reef-protected calm waves, which make it a great place for the little ones to swim. There is a minimal admission fee, but the water is clear and the sand soft, with lovely views of El Yunque National Forest. There are clean facilities available, as well. You can enjoy snorkeling, go water biking or go for a horseback ride on the beach. Another big plus, the beach is right by the Luquillo Kiosks. This row of almost 60 different shacks is a beloved stop for visitors and residents alike. This fun and casual spot sells popular Puerto Rican favorites like bacalaitos, alcapurrias, pastelillos, empanadillas, and rice and beans. You can get a cold beer or a creamy, frozen pina colada. And if you don't want Puerto Rican food, try Thai, Italian, Mexican or Peruvian dishes. At night, there's live music, and you can play pool or penny slots. It's a fun, open-air bazaar of deliciousness you won't want to miss! ✨





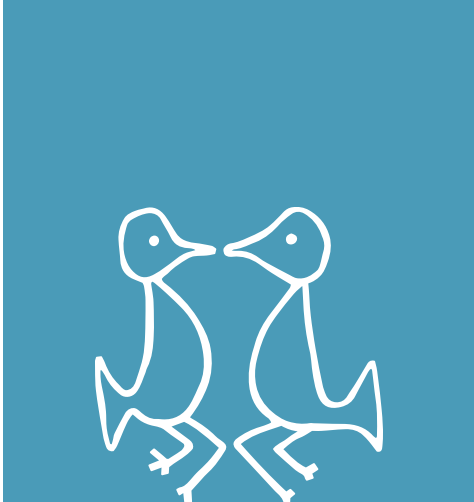
The Secret is Out Puerto Rico Is the Place to Be

There's a secret place in the Caribbean that has everything going for it. It's home to some of nature's most precious gifts, from a lush rain forest to startlingly beautiful beaches with clear, turquoise waters. There is even a dry forest with appealing yet unusual landscapes. There are magical caves, soaring, green mountains and three of the world's six bioluminescent bays. This special island is filled with culture, striking architecture, fascinating historical sites, delicious food, a lively nightlife, and festivals and parties galore. The island has great surfing, impressive golf, incredible diving and world-class fishing. And the climate is warm and lovely all year long.

The "secret" island is Puerto Rico. Are you surprised? And with all that the island has to offer, the appeal of Puerto Rico is a secret that is just getting out to those real estate buyers who are seeking the good life at a good price. And due to several financial and legal factors aligning at the same time, Puerto Rico is the real estate buy of our time.

Along with its natural wonders and cultural appeal, Puerto Rico is geographically appealing, as well. It is just three hours or so by plane from many eastern U.S. cities. And it is the perfect gateway to other parts of the Caribbean. As a U.S. territory, U.S. citizens don't need a passport to come to Puerto Rico, and they can use U.S. dollars when they arrive. Though Spanish is spoken here, many residents know English, making life here easy and convenient.

If you are considering purchasing a home in a warm and sunny destination, give Puerto Rico a look. You just might be surprised that you've fallen in love with this very special place. ✨



Tropical
Living by Nature

Luxury
Living by Design



Located just 40 minutes from the pulsating action of San Juan on Puerto Rico's southeast coast, Harbour Lakes is a 46-acre residential oasis within the acclaimed resort community of Palmas del Mar that offers the enviable, Caribbean lifestyle that expats and tourists seek.

Lush, tropical flora envelopes Harbour Lakes in pampered privacy. Luxurious, low-profile villas blend beautifully with the community's sparkling lakes, gazebos, multiple swimming pools and expanses of green space. Ocean views can be enjoyed from rooftop terraces, and refreshing sea breezes cool the community year-round. Harbour Lakes is its own self-contained paradise, yet it's centrally located to take advantage of everything that Palmas del Mar and the island have to offer, such as water activities, natural vistas and recreation, restaurants, and night life.

Just outside the gates of Harbour Lakes is Palmas Drive, one of the main roads in Palmas del Mar that puts everywhere within easy reach. The deep water marina with 162 slips is just steps away, making Harbour Lakes an ideal place for boaters who desire mooring that's close to home. Golfers and tennis buffs will find that Palmas del Mar Country Club and Palmas Athletic Club are a short sojourn in the golf cart. Beach goers can easily walk or ride a bike to the fabulous coastline and pristine beaches.

Always a delight for vacationers, Harbour Lakes is also one of the island's premier addresses for permanent residency. The San Juan business district and airport are an easy commute from the community. The nearby, private Palmas Academy provides an excellent, English-based education for grades K-12. Palmas del Mar retail centers offer every stateside convenience, including a casino and a luxury hotel for overflow guests. The only things one could possibly miss as a resident of Harbour Lakes are the crowds and the cold.

The beaches. The ocean breezes. The scenery. The fabulous homes. The wonderful amenities. The outstanding location. Whether as a second home or as a primary residence, a Harbour Lakes villa is the key to a magical, tropical lifestyle. 🌴





YOUR
Caribbean
HOMESTEAD
FOR ALL AGES



What makes a house truly a home? When friends and family come together to share new experiences and forge memories to last a lifetime. A home at Harbour Lakes in Palmas del Mar promotes family ties and good times, because down here, you're on island time. From the youngest toddler collecting sand between her toes to siblings racing down a giant water flume to three generations of golfers hitting the greens, Palmas del Mar offers activities for all ages, and more important, activities that bring all ages together.

There's no better place
than Puerto Rico to
strengthen family bonds.

A snorkeling trip to Vieques. Hiking in El Yunque. Horseback riding on the beach. Sport fishing in the Caribbean Sea. Touring Old San Juan. There's no better place than Puerto Rico to strengthen the bonds between parents and children, grandparents and grandchildren, brothers and sisters, cousins and friends.

If Harbour Lakes is a permanent home, expect lots of visitors all year round. If Harbour Lakes is a second home, why not open it up to all those you love? Everyone loves to vacation in the Caribbean. Traveling home to Harbour Lakes is easy with an international airport and major port-of-call in San Juan. And no passport or visa is required for U.S. citizens to travel to Puerto Rico.

Harbour Lakes villas are designed for hosting casual get-togethers and frequent overnight visitors. Spacious kitchens with every convenience make meal preparation a breeze. Great rooms with ample seating and outdoor balconies or rooftop terraces offer options for eating inside or dining al fresco. If you're dining out, there are numerous restaurant choices just minutes from your villa guaranteed to please both the picky eater and the refined palette.

Three generous-sized bedrooms ensure everyone has a private space. If three bedrooms aren't enough for your extended family, you have the option of renting extra villas through the Harbour Lakes rental program or having guests stay at a nearby hotel in Palmas del Mar.

A Harbour Lakes home is an investment in family, friends and a future of fun times. Make Harbour Lakes your new family homestead. 🏡





OWNING A PIECE OF PARADISE

Now is the Time

AND IT'S EASIER THAN YOU THINK



If you've always dreamed of owning a home in the Caribbean but thought it was too difficult a process, then you need to see how easy it is to purchase a villa in Harbour Lakes. If you're a U.S. citizen, purchasing a home in Puerto Rico is a little different from purchasing a property in the U.S. But it's not overly complicated, and you don't have to figure it out by yourself. The professionals at Harbour Lakes make it easy.

Unlike many Caribbean destinations, you don't have to pay cash for a home in Puerto Rico. You can finance your Harbour Lakes home through a stateside bank or a local Puerto Rican bank, FDIC backed. You can request an inspection of the property. And you work with a reputable real estate agent who is experienced in handling properties in Palmas del Mar, knows the area, and can answer all of your questions and walk you through the process.

There's no better time than right now to purchase your dream vacation home. Harbour Lakes represents some of the best prices in the Caribbean for a three-bedroom villa in an oceanfront resort community. Plus, the government of Puerto Rico has extremely favorable tax scenarios for homeowners who are full-time residents. Or, if you plan to use your Harbour Lakes home as a vacation home, you can put your villa into the professionally managed rental program and cover the expenses of owning a vacation home while still being able to enjoy your new Caribbean home whenever you like.

Make the move to the Caribbean lifestyle. It's time to own your piece of paradise at Harbour Lakes. The time is now, and it's never been easier. 🏡

LUXURY CONVENIENCES

In a Lush, TROPICAL SETTING



Relax. Unwind.
*Take in luxury at every turn.
This is Harbour Lakes living.*



Enjoy your morning coffee overlooking the marina, lush gardens or a sparkling lake. Breathe in the fresh sea air and the fragrant perfume of tropical flora during your morning run through the neighborhood. Stroll to a tranquil swimming pool for early morning laps and another cup of Puerto Rico's famous java. Later is splash time for the kids and perhaps even a poolside barbeque. But this is your time. Lucky you.

Harbour Lakes is a magical place to wake up each morning and to come home to every evening. Yes, you can hop in your golf cart and experience all of the fabulous resort offerings of Palmas del Mar. But you don't have to leave your neighborhood to enjoy the luxury amenities that come with a Harbour Lakes villa.

The villas of Harbour Lakes reside within a 46-acre gated community. Generous green space and forested areas surround the enclave, offering a sense of peace and security that is punctuated by four pristine lakes and lush landscaping. A beautiful clubhouse is an ideal venue for large gatherings and private parties. Five resort-style

pools, each with a generous sun deck and shade areas, are scattered throughout the property, ensuring that every home is just steps from a refreshing dip. Throughout this idyllic community are numerous trails designed for walkers and joggers. Everywhere within Harbour Lakes is easily accessed by golf cart. 🏌️

Room... WITH A VIEW

Contemporary styling. Outstanding vistas. Room to spread out and relax. Harbour Lakes villas are designed for the carefree Caribbean lifestyle. From the cool, beach-friendly ceramic tile flooring to the plantation shutters to the fold-away French doors that invite in the ocean breeze – this is a “*wish you were here*” island home.



Garden and penthouse villas offer three bedrooms, two and a half baths and spacious outdoor entertaining areas. Light-filled great rooms open to outdoor terraces or balconies and are perfect for hosting get-togethers. Sleek, modern kitchens feature a breakfast bar and stainless steel appliances. Master suites offer a walk-in closet, baths with dual sinks and gorgeous views from the bay window. French doors from the master lead to the balcony or terrace, inviting a nightcap under the stars.

Offering over 1,800 square feet, the penthouse villas feature multiple outdoor spaces. A large balcony off of the great room has a spiral staircase that leads to a rooftop terrace with a spacious 14' x 24' covered

area and an even larger wrap-around, open terrace. The views from this penthouse perch are phenomenal, capturing the marina, the sea and the surrounding resort area of Palmas del Mar.

The garden villas offer easy one-floor living in over 1,500 square feet of space. Outdoor terraces offer tranquil lake and garden views and over 230 square feet of space, with ample room for outdoor dining and lounge areas.

Many of the residences in Harbour Lakes are available fully furnished with stylish, easy-care pieces just waiting for the new owner's personal touch. 🏡



SEE HOW HARBOUR LAKES *Measures Up*

COMMUNITY FEATURES	HARBOUR LAKES	OPTION 2	OPTION 3
Direct Airport Access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No Passport Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Income Tax Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Management Program Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Premier Resort Address	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Walking Distance to Marina	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to: Golf, Beach Club, Spa, Dining	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full Appliance Package	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washer and Dryer Included	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Pool, BBQ and Bar Areas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Income Offsets Expenses	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

NOTES:

BUYING A HARBOUR LAKES VILLA

Priceless



The price is right! Harbour Lakes villas represent one of the smartest vacation home investments in the world. Palmas del Mar is still growing, and property values are rapidly increasing. If you decide to sell in the future, you should realize a respectable return.

If you intend to live in Harbour Lakes full-time, the Puerto Rican government offers certain exemptions on property taxes, income taxes and capital gains. All property investors, whether for a primary or vacation residence, can take advantage of other government-sanctioned exemptions.

If you are planning to use your Harbour Lakes home as a vacation home, you may wish to consider placing your villa in the rental program. Puerto Rico is a highly desirable vacation destination, particularly for U.S. citizens, and Harbour Lakes villas are a popular choice for vacation housing. Even if you are financing your Harbour Lakes home, you have the potential for positive cash flow by renting your villa for just a few months out of the year.

For more, detailed information on the villa rental program, visit HarbourLakesPR.com.



“I only wish we had purchased a Harbour Lakes villa sooner!”

Phil and I often work 60-hour weeks. Between client dinners and the kids’ busy schedules, it seems we barely have time to eat together, much less spend quality family time. Then we took a family vacation to Palmas del Mar, Puerto Rico, and that changed everything.

After that first trip, we knew we had found our dream vacation home. Now we come down whenever we can, even if it’s just for a three-day weekend. Getting here is easy. We fly direct to San Juan and then drive just 45 minutes to our villa. I start to decompress as soon as our plane touches down.

Harbour Lakes has everything we need—beautiful views and multiple swimming pools. And we can take the golf cart wherever we need to go. Our villa is perfect. The open floor plan and outdoor living areas give us plenty space to spread out. The three bedrooms are constantly in use. We’ve enjoyed couples’ trips, the grandparents have come down and, of course, the kids — our grown children and those still at home — love Puerto Rico. The boys never miss an opportunity to play tennis. (In between diving and fishing, that is.) We’re even looking at buying a boat. Harbour Lakes is right next door to the Palmas del Mar Yacht Club and Marina, which has stunning facilities. Our daughter and her fiancé will be holding their wedding reception there next year.



Our whole family loves hanging out at the Palmas del Mar beach club and snorkeling in the crystal clear waters. My dad and our future son-in-law both love to golf, and they usually can’t wait to get on greens when they visit. In the evenings, if we’re not grilling out on our rooftop terrace, we’re sampling one of the fantastic local restaurants located just minutes from our villa. For an authentic Puerto Rican meal we sometimes travel into Old San Juan, where we enjoy walking along the cobblestone streets and taking in the historic architecture and local flavor. Of course, San Juan also has a vibrant night life with numerous casinos but a lot closer to home — and just as much fun — is the casino in Palmas del Mar. You’ll find Phil at the craps table.



During our numerous trips to Harbour Lakes, we’ve discovered many of Puerto Rico’s treasures such as the rain forest and the out-islands. Every time we come down, we try at least one new activity, on land or sea, before shifting into low gear by the pool or on the beach.

Now, I just need to figure out when we can make Harbour Lakes our permanent residence! 🏡



The Isle of Enchantment...

WHAT ELEMENTS FUSE TO MAKE IT SO?



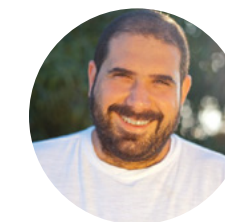
How about joyful Latin sounds curling down an alley in old San Juan to draw you nearer; the way a salsa rhythm gets you out of your chair and swaying; the cafécitos from the coffee house that soon becomes your favorite...

Beneath an arch in an old Spanish town, cooled by its stones, you're caught up between time lost and time found...

The scent of bay rum trees in the botanical gardens; the ylang ylang flowers in El Yunque...

The open markets, the street food, the street art, the "serious" art...the beaches, the food, the people. Especially the people...

IT IS FINALLY, THEN,
THE PEOPLE – THE ARTISTS,
CHEFS, BARISTAS, MUSICIANS,
SMALL BUSINESS OWNERS,
HOTEL CONCIERGES,
LOCALS, ALL –
WHO FIRE THE SPIRIT OF
Puerto Rico

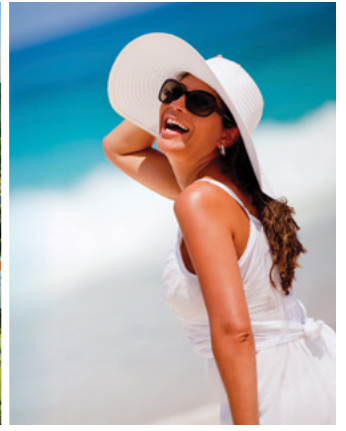


Chef José Enrique
Raised on a beachfront, José Enrique learned what tastes good at his abuela's table. Now, his white board menus represent the best the day offers from local markets and the sea.



Francisco Rovira Rullán
of Roberto Paradiso. Gallery owner and mover and shaker in the rebounding San Juan art scene, he's adept at tempting art collectors to Puerto Rico to search out the next best new talent.





The Caribbean's
Best Vacation
awaits...

3-BEDROOM LUXURY VILLAS – PUERTO RICO

Relax and enjoy a spacious vacation villa that includes 3 bedrooms, 2.5 baths and a full, modern kitchen in the resort community of Palmas del Mar for a value you'll find hard to believe.

From golf at the St. Regis to spa treatments to rain forest, culinary and romance experiences, our diverse packages will make your vacation even more perfect.

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