



Mission Statement:

Freedom Orchard (Vergel Libertad) seeks to acquire and develop property throughout Chile, suitable for establishing sustainable communities, and alternative sites for organic farming, forestry, light industry and recreation, that will be attractive to freedom-minded people worldwide.



Freedom Orchard

Freedom – to choose how to live your own life and enjoy the fruits of your own labor.

Orchard – (*Vergel* in Spanish) a lush garden replete with fruit trees and vegetables.



Freedom Orchard is a housing and organic farm development north of Curacaví, Chile and 45 minutes west of Santiago. It will be a sustainable community for 1,000 to 1,500 families who want to own a slice of Chile. Building lots, starting at ½ hectare (1.24 acres), can be the realization of your:

- dream home
- vacation home
- “plan B” home, or
- second home where you can enjoy an agrarian lifestyle on weekends away from the big city.



Freedom Orchard will be developed with roads and access to electricity, water and cable/high speed internet. It will be a haven - free from the hustle and bustle of the city, free from its smog and traffic congestion. Other than some basic restrictive covenants to protect property owners, it will be a place free of intrusive rules and regulations, nestled in a country which is widely considered to be one of the freest in the world. It will also be free of dependence on utility companies to supply water and power, and will feature its own organic production of fruits, vegetables, meat and fish. Being in Chile, newcomers will be able to achieve relative freedom from intrusive and abusive government meddling and enjoy lower taxes. Freedom Orchard will be a magnet to draw liberty-loving people from all over the world.

The first phase of the project involves over 1,300 hectares (3,224 acres). Approximately, one-third of the land will be used for organic farms and one-half for building lots. The balance will be retained in its natural state after creating two small lakes, parks and recreational activities. In the far northern portion, there will be a golf course and five star hotel. They will be close enough for use by guests of residents, but far enough away (3-10 km) not to affect the mystique and aura of the sustainable community. An underground precious metals storage facility is also planned for the area, with preference given to Freedom Orchard owners.

The paved road from Curacaví (Calle Isabel Riquelme) runs through the western portion of the development, at a snow-free elevation of around 300 meters (984 feet). The property resembles a boot shape pointing right, with the upper half being about half as wide as the lower portion, and somewhat less mountainous. The hotel, golf course and some farms will occupy the northwestern corner of the property. Farms will be planted along the western edge and north



wooded canyon, starting above the main property entrance, running due east.

Freedom Orchard is conveniently located near important services in Santiago and Viña del Mar. There are world-class hospitals, excellent medical care services, great restaurants, clubs, nightlife, schools and universities, as well as employment opportunities. The highway system serving the area is also world-class. Santiago International Airport is approximately 30 minutes away. Downtown Santiago or the beaches of Viña del Mar can be reached within 45 minutes and the exclusive communities of northern Santiago are less than an hour away. Luxury bus services run every ten minutes to/from Santiago and downtown Viña del Mar or Valparaíso. Fares are only a few dollars. Curacaví itself is a quaint little Chilean town with small shops and restaurants. However, it does have a couple modern supermarkets and banks which make living in **Freedom Orchard** even more convenient.

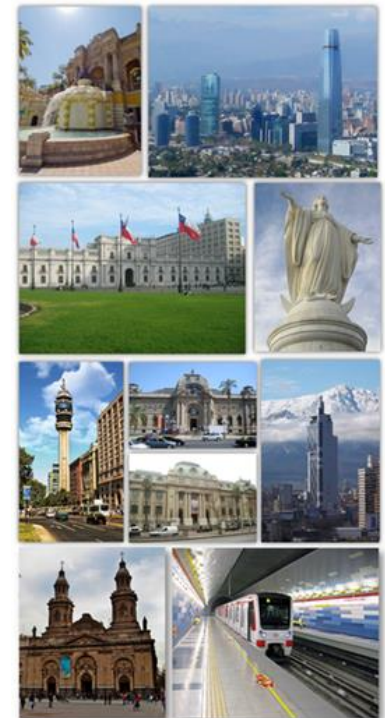
Sustainable community project

A significant portion of Freedom Orchard will be designed as a sustainable community. Owners will be offered add-on services and access to amenities, as mentioned above, with substantial discounts. Shares of the organic produce, fish and meat production will also be available. Prices for these items will be set in 2014, after the main development has been completed. The organic pro-

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central section. Residential areas will be a few hundred to a thousand feet above the valley floor (still snow-free), overlooking the beautiful mountain views and year-round planted fields. Around half of the building lots will traverse the hillsides that overlook the paved road and agricultural development. Approximately one-fourth of the lots will be designed around the small lower lake, golf course and central section behind the 2,000 to 3,000 foot peaks.

On average, Curacaví receives around 14 inches of rainfall per year; almost entirely between May and September. The significant runoff from the peaks, towering around 3,000 feet, can be captured into a manmade lake and stocked with organic fish. This southern section is in an 8 kilometer-long, partially





duce can already be seen in dozens of acres of almond and walnut trees, plus many rows of apple, avocado, fig, lemon, grapefruit, orange, peach, persimmon, plum, pomegranate and quince, along with assorted vegetables, grapes and berries. The organic farm on the property is run by **Freedom Orchard Organics**.



We will be offering other phases near Curacaví in 2014 and beyond. We will also be developing a touristic project east of Talca and San Clemente (~3 hours' drive south of Santiago), which will feature as many as 3,000 river and canyon getaway lots of ½ hectare (1.24 acres). These projects will add greater capacity to accommodate the expected influx of expats and to meet the growing demand from increasingly-wealthier Chileans.



The **Freedom Orchard** website contains additional photographs of the property in Curacaví, GPS coordinates of significant points of the topography (which can be viewed on Google Earth) and updates regarding important news and progress. Please check it often.

Building Lot Prices

At \$95,000 USD, the basic building lot is a relative bargain. Over time, the value of these lots is expected to rise, as the planned clubhouse, riding stables, tennis courts, water recreation areas, adjacent hotel and golf course, and other amenities are built. Lot prices around the golf course will be 50% higher and lots around **Freedom Orchard**'s small lakes will be about double the basic price.

Size and type of building lot	in acres	Retail price
½ hectare "standard" lot	1.24	\$95,000
1 hectare (part steep)	2.47	\$125,000
1½ hectare (part steep)	3.70	\$145,000
2 hectare (sub-dividable, some hillside)	4.94	\$275,000
½ hectare golf course	1.24	\$140,000
½ hectare lakeside	1.24	\$190,000

The price that residents will pay for electricity and potable water will be competitive with other places in Chile, where a typical household might pay around \$75 - \$125 USD per month. It will not be necessary or desirable to drill individual wells or go through the costs of government registrations and approvals. Property taxes will run roughly 0.25% of assessed value (often about one-half of market value) up to 1% or 2% per year; depending on government classification of each property. Lower tax rates are reserved for properties which maintain their agricultural character.



Eyzaguirre y Cobin S.A., the developer of **Freedom Orchard**, will design the terms for the initial homeowner's association and restrictive covenants which will include rules and guidelines for home construction in Freedom Orchard. The homeowner's association is planned to become independent of Eyzaguirre y Cobin S.A. by January 2017. There will be four or five pre-qualified builders from which lot owners can choose to design and build their homes. These builders will be bound by contract to construct according to community standards set forth by the developers. Eyzaguirre y Cobin S.A. will also offer garden design and landscaping packages for lot owners at an additional cost of \$50,000 per 1.24 acre lot.

Financing Options

Building lots may be purchased with a minimum of 20% down. **Freedom Orchard** will hold the note, internally, with monthly payments plus simple interest due in UFs (*Unidades de Fomento* - an inflation-adjusted index published daily and based on the Chilean peso). This option is especially important for newcomers on a budget given that it is very difficult for non-permanent residents to obtain mortgages in Chile. In many cases, conventional financing is likewise difficult for Chileans to obtain on account of their current indebtedness or credit history. With **Freedom Orchard** financing, the loan granted is secured by the building lot.

Terms are as follows:

Years of Loan	Annual interest rate
3	7%
5	8%
7	9%
10	10%
12	11%
15	12%

Purchase of a working farm, presented in the following section, can be financed under the same terms, but with 50% down. Costs to prepare the land for agricultural use (approx. \$60,000 USD), construction of a caretaker home and initial planting and fertilizer costs (approx. \$50,000 USD) must be paid in full upfront, exclusive of financing.

Please consult our website for acceptable methods of payment for foreign investors or anyone transferring money from outside of Chile.



Working Farms For Sale Or Passive Investment



For those who would like to have more land and a greater degree of self-sufficiency, **Freedom Orchard** will also feature 20 -25 individually-owned working farms. These farms will be strictly organic agriculture of 20 hectares (~50 acres). For those who want to invest in farming as a passive investment, a 50/50 profit-sharing package will be offered by **Freedom Orchard Organics**. We will accomplish all of the work of growing and optimizing the timing and sales of crops while the property owner pays all costs on a monthly basis (approximately \$180,000 USD per crop cycle, with around three crops per year). For those who prefer to have lower cost in agricultural investment, **Freedom Orchard** will lease the farmland to the passive investor for \$7,000 USD per hectare per year, with a minimum farm size of ten hectares, and a minimum lease term of six months or two crop cycles (whichever is less).

Working farms can be purchased for \$1,250,000 USD. The price of these farms includes necessary plowing, tilling, planting, fumigating and fertilizing with irrigation systems installed and secured water rights. For an additional \$60,000 USD, a 70 square meter (753 square foot) caretaker's residence can be built on the property. All owners will be required to sign a contract agreeing to strictly practice organic farming - whether or not they choose to contract with **Freedom Orchard Organics**. They must also agree not to subdivide their farms, without express written permission from Eyzaguirre y Cobin S.A.

ROI for farms in central Chile, which has a climate facilitating year-round agriculture, is very attractive. In fact, farms in the Curacaví area can produce two to three times the yields per crop cycle than other parts of central Chile. Chile, in general, is remarkably pest-free, and crop failures are quite rare compared to other places in the world. It really is a privileged place to farm! Plus, payback periods are incredibly short, often less than one year (even when splitting the profits with **Freedom Orchard Organics**). A sample of crops, typical yields and likely possible returns are seen in the following table. The figures are derived from our own experience, local and export price consultations, plus published sources from the Chilean government and a few Chilean universities.





Crop (one cycle)	Months to Grow	Yield on 20 hectares	USD referential market price (export/domestic)	USD planting & harvesting costs	USD Margin
Onions	4.5	1,600,000 kilos	0.63 per kilo	\$180,000	\$828,000
Pumpkins	4	1,100,000 kilos	0.85 per kilo	\$180,000	\$755,000
Garlic	9	300,000 kilos	1.47 per kilo	\$ 185,000	\$256,000
Potatoes	4	10,000 sacks	25.00 per sack	\$ 170,000	\$ 80,000
Cucumber	3	6,000,000 units	0.08 per unit	\$ 260,000	\$220,000
Peppers	3	100,000 boxes	6.30 per box	\$ 286,000	\$344,000
Tomatoes	3	100,000 boxes	8.40 per box	\$ 300,000	\$540,000
Melon	3	1,000,000 units	0.63 per unit	\$ 260,000	\$370,000

Our agriculture team at **Freedom Orchard Organics** is expert in deciding what crops to plant and when, in order to maximize expected returns and properly diversify. With careful planning, pay-back periods of one or two years should be feasible. Chile offers much higher farming returns due to less intrusive government regulation, lower labor costs and more favorable growing conditions than in places like North America and Europe. In addition, with our seasons being the reverse of the northern hemisphere, we can garner upwards of 30% higher prices for our produce.

Pre-Sales Offer

Freedom Orchard is just getting under way and only a couple farms and a dozen or so building lots have been sold. The infrastructure is still to be installed. To increase the excitement around our vision and provide incentives to early buyers, we are offering attractive discounts. For the first 35 standard (½ hectare) building lots, the pricing will be \$65,000 USD. For the first 5 (20 hectare) working farms, the price will be \$750,000 USD. If financing is desired, the terms, as listed previously, are adjusted to require a minimum of 70% down. Please note that under this special offer, which will likely terminate before mid-July 2013, purchasers of lots or farms will not immediately receive title to their land. Instead, they will receive “*promesas de compraventa*” that entitle them to specific lots or farmland. Once Eyzaguirre y Cobin, S.A., finalize the registration of the subdivision, title to the lots and farms can then be transferred to their new owners. Prior to that time, if, for any reason, the pre-sales client is not satisfied with their building lot, they will receive a refund of their money in full.

Those interested in partaking of this special offer should act now. Direct inquiries to Frank Szabo at FrankS@VergelLibertad.com.

The Principals

Germán Eyzaguirre and Dr. John Cobin are equal principals of Eyzaguirre y Cobin S.A. which has 100% ownership of Freedom Orchard.

Germán Eyzaguirre Cid is General Manager and COO of Eyzaguirre y Cobin, S.A. and Vice President of Operations and COO of Szabo, Eyzaguirre y Cobin, S.A. (**Freedom Orchard Organics**), both Chilean companies. He is a graduate of Universidad de Chile law school and has become a self-taught expert in agronomy, horse breeding and aspects of civil engineering. Sr. Eyzaguirre, a Chilean native with aristocratic roots and extensive family land holdings (going back several hundred years), is well-connected and well-suited for his role as Head of Operations in property development and agricultural production.



Sr. Eyzaguirre has developed over a dozen large communities in Chile since the 1970s, is part owner in a gravel pit firm, and once ran the largest shirt factory in Chile - which was confiscated by the communist government of Salvador Allende in 1972. He had long before held “right-wing” views that made him a target of communists. After his return from exile, he quickly reconnected with his former business associates and became a successful land developer and horse breeder. He is a proven expert negotiator and hands-on, take-charge professional that effectively accomplishes the tasks set before him. He has managed heavy equipment, development and agricultural crews, and has learned to cut through bureaucratic red tape in record time. He is keenly able to find extraordinary land purchase opportunities, and has the vision to see future uses of land that simply escapes others. In fact, he and Dr. Cobin found the land used for other libertarian land development projects in Chile.

Dr. John Cobin is President and CEO of Eyzaguirre y Cobin, S.A. and President of Szabo, Eyzaguirre y Cobin, S.A. (**Freedom Orchard Organics**), both Chilean companies. He is also Professor of Economics and Public Policy at Universidad Andrés Bello in Chile. He holds a Ph.D., in public policy and an M.A. in economics from George Mason University, and an M.A. in business economics from the University of California at Santa Barbara. A renowned free market economist, he is the most widely published Chilean academic in Chilean newspapers, contributing

close to 500 letters to the editor (which are of great significance in Chile), opinion columns and radio and television appearances per year. His columns and opinions have appeared in the foreign press, including *Free Market News*, *Sovereign Man Confidential*, *Zero Hedge* and *The Times Examiner* among others. He has been a radio talk show host, most recently (2012) as the host of “Red Hot Chile” on Overseas Radio Network. He has authored many books and academic journal articles on economics and public policy, including two Chile-specific books: [Life in Chile: A Former American’s Guide for Newcomers](#) and [Expatriates to Chile: Topics for living](#). Both books are available for purchase and download on the website.

Dr. Cobin first arrived in Chile in 1996 and is married to a Chilena, Pamela Sepúlveda Mendoza. He heads a VIP consulting company providing Chilean visa and residency services and writes a popular blog about Chile; which is designed to help newcomers get settled. He understands the needs and strug-



Sr. Eyzaguirre's present role is to find new opportunities and design and run development projects, including professional aspects of topography, architecture, engineering design and landscaping, along with materials selection and manual labor. His current focus is on the properties in Curcaví and Río Claro (near San Clemente, east of Talca). He is available to speak (in Spanish) with investors and service or materials providers (by appointment only), and is happy to greet newcomers who have purchased building lots or farms in **Freedom Orchard**.



Frank Szabo is CEO of **Freedom Orchard Organics** and VP of International Sales for Eyzaguirre y Cobin S.A., both Chilean companies. He earned his B.S. in Business Administration from La Salle University in Philadelphia. Frank began his sales career while working for U.S. Healthcare (now Aetna) and

business administration and marketing with Prudential insurance company. He created and operated Elite Limousine, Ltd. for over 13 years. He's been a successful owner of rental properties and other entrepreneurial activities. For over two years, Frank was on the Board of Directors as Treasurer of Pennypack Farm & Education Center, which operated a very successful organic CSA (community supported agriculture), providing produce, chicken and eggs to over 150 member families. He plans to emulate their success for the benefit of **Freedom Orchard** families.

Frank's primary role as CEO is overseeing the management of the organic farming operations and the sale and export of our produce and livestock. Frank's grandfather was a farmer in Europe. You could say that farming is in Frank's blood. His other passions include researching healthy eating for disease prevention based on one's genetics.

Freedom Orchard and **Freedom Orchard Organics** also have on staff expert farmers, production & operations managers and financial officers with decades of experience.

gles of expatriates. Dr. Cobin's entrepreneurial tendencies led him to start several small businesses as well as run a financial services practice for seventeen years. His role with **Freedom Orchard** and **Freedom Orchard Organics** is general management and administration, and to contribute to the entrepreneurial vision for company projects, as well as networking with clients and investors. Bilingual in Spanish and English, he visits with potential investors, consulting clients and newcomers who have purchased building lots or farms in **Freedom Orchard** (by appointment only).

Dr. Cobin has visited nearly every city and town in Chile (with more than 500 inhabitants) - a feat which few people have ever attained - as well as sampling all major attractions in scenic areas of the country. Without a doubt, Dr. Cobin *knows Chile well*. He is also well-traveled throughout the rest of the world, having visited 68 countries, some for extended periods (e.g., USA, Italy, Nigeria, India, Guatemala, México, etc.).



Limited Investment Opportunity

Freedom Orchard is looking to expand both its sustainable communities and, especially, its farming activities. Our team is expert in finding land deals for residential communities, farms and tourism. We are presently considering several new projects and would welcome inquiries from up to four serious fellow visionaries who might wish to investigate the possibility of investing \$2.5 million USD each. The payback period would be set at 18 months and, after that, the investor would have a lucrative stream of passive farming investment returns, some land ownership and a stake in building lot sales. If interested in this limited opportunity, please contact Dr. Cobin at jcobin@vergellibertad.com.



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