



## Rent-to-Own Land Cayman Islands | Owner Financing

Owner finance design diagram

- 1. Simple, flexible land acquisition
- 2. Access to Rent-to-Own Land & local amenities
- 3. Quick, private community
- 4. Flexible owner financing available
- 5. Build now or invest for the future



| OWNER FINANCING LOTS |                  |              |              |                 |
|----------------------|------------------|--------------|--------------|-----------------|
| LOT #                | LOT SIZE (sq ft) | LOT PRICE    | DOWN PAYMENT | MONTHLY PAYMENT |
| 101                  | 12,127           | \$199,000.00 | \$ 9,950.00  | \$ 1,492.50     |
| 102                  | 10,000           | \$175,000.00 | \$ 8,750.00  | \$ 1,312.50     |
| 103                  | 17,400           | \$283,000.00 | \$ 14,150.00 | \$ 2,122.50     |
| 104                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 105                  | 14,200           | \$235,000.00 | \$ 11,750.00 | \$ 1,762.50     |
| 106                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 107                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 108                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 109                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 110                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 111                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 112                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 113                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 114                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 115                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 116                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 117                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 118                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 119                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 120                  | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |

| CASH ONLY SALE LOTS |                  |              |              |                 |
|---------------------|------------------|--------------|--------------|-----------------|
| LOT #               | LOT SIZE (sq ft) | LOT PRICE    | DOWN PAYMENT | MONTHLY PAYMENT |
| 121                 | 12,127           | \$199,000.00 | \$ 9,950.00  | \$ 1,492.50     |
| 122                 | 10,000           | \$175,000.00 | \$ 8,750.00  | \$ 1,312.50     |
| 123                 | 17,400           | \$283,000.00 | \$ 14,150.00 | \$ 2,122.50     |
| 124                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 125                 | 14,200           | \$235,000.00 | \$ 11,750.00 | \$ 1,762.50     |
| 126                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 127                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 128                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 129                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 130                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 131                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 132                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 133                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 134                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 135                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 136                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 137                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 138                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 139                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |
| 140                 | 13,000           | \$210,000.00 | \$ 10,500.00 | \$ 1,575.00     |



### Agent Info

Name: ArKadia  
Company Name:  
Country: United Kingdom  
Phone:  
Languages: Dutch, English, French, German, Italian, Polish, Portuguese, Romanian, Russian, Spanish, Swedish

### Listing details

Property for: Rent  
Price: USD 590.12

### Location

Country: Cayman Islands  
Posted: Sep 12, 2026  
Description:

Located in Cayman Islands.

Rent-to-Own Land in the Cayman Islands: An Easier Way to Own Your Piece of Cayman Dreaming of owning land in the Cayman Islands, but worried that getting a bank mortgage will be difficult? There may be an easier way. With direct owner financing, you can start your journey toward owning land in the Cayman Islands with a down payment from just 5%, fixed monthly payments and a straightforward application process — without applying for a traditional bank mortgage. It's a simple idea: The Owner owns the land and finances your purchase directly. That means fewer hoops, less paperwork and a much easier path toward calling a piece of Cayman your own. What Does "Rent-to-Own Land" in Cayman Mean? Instead of borrowing money from a bank to purchase your lot, you buy directly from the owner and the owner finances the balance. You make your down payment, sign your purchase agreement and then make a fixed monthly payment over the agreed term. Once the balance has been fully paid, the transfer is registered with the Cayman Islands Lands and Survey Department and the title is issued in your name. So while it can feel similar to rent-to-own because you are making manageable monthly payments toward the land, you are working toward purchasing your own property — not simply paying rent. Why Buying Land in Cayman Can Be Easier Than You Think One of the biggest misconceptions about buying property in Cayman is that you need an enormous amount of cash sitting in the bank. With traditional financing, buying undeveloped land can be challenging. Banks may require large deposits, valuations, credit checks and extensive financial documentation. Owner Financing takes a different approach. Because the Owner owns the land being sold, it can provide financing directly to qualifying buyers. That means you can potentially get started with: A down payment from 5% Fixed monthly payments No traditional mortgage application No bank loan committee Just four main application documents Free pre-approval No penalty for paying off your balance early And pre-approval can usually be completed the same business day. That makes buying land in Cayman far more approachable for people who may have



assumed property ownership was out of reach. How to Buy Owner-Financed Land in Cayman: 5 Simple Steps

**Step 1: Get Pre-Approved** Before falling in love with a particular lot, find out what you can comfortably afford. The online pre-approval process takes around five minutes and is free with no obligation. You'll get an idea of the price range and monthly payment you qualify for, allowing you to shop for land with a realistic budget already in mind.

**Step 2: Provide Four Documents** Forget an enormous mortgage application package. The application is based around four main documents: Passport, a driver's licence or second photo ID, a job letter confirming your income, and a recent utility bill showing your address. If you're purchasing with a partner, relative or another co-applicant, they can provide the same documents and both incomes can be considered.

**Step 3: Choose Your Cayman Lot** Now comes the exciting part. You can browse available lots compare prices and lot sizes, and see where individual parcels are located. Offering land across developments including High Rock Estates in East End, Northshore Estates near Rum Point and Elena Estates in Little Cayman. Once you find the right lot, you can reserve it while your agreement is prepared.

**Step 4: Sign Your Agreement and Pay Your Deposit** Once you're ready to proceed, you sign the purchase agreement and pay your agreed down payment, starting from 5% of the purchase price. As with other Cayman Islands property transactions, buyers also need to satisfy applicable anti-money-laundering verification requirements. Overseas? That doesn't necessarily stop you. Overseas buyers can complete the process remotely, making Cayman land ownership accessible even if you're not currently living on-island.

**Step 5: Make Your Monthly Payments** After everything is set up, you make your agreed fixed monthly payment. Because the payment is fixed for the agreed term, you know what to expect each month rather than worrying about your payment changing because interest rates have moved. Want to finish paying sooner? There is no early settlement penalty, so you can clear your outstanding balance early if your circumstances allow. Once the balance is fully paid, the land transfer is registered and the title is issued in your name.

**Why Buyers Choose Owner Financing Instead of a Bank** For many buyers, the biggest advantage is simply accessibility. Buying raw land through a traditional lender can require a substantial upfront deposit and a lengthy underwriting process. Direct owner financing removes the traditional bank from the middle of the transaction. Instead of wondering whether a bank will finance the land, you're dealing directly with the company that owns and sells it. That can be particularly appealing to first-time land buyers, Cayman residents building toward future home ownership, investors and overseas buyers who want a simpler way to purchase Cayman Islands real estate.

**What Can You Do With Your Cayman Land?** Buying land isn't only about what you can do today. It can be about creating options for tomorrow. You may want a homesite for your future family home. You may be thinking about holding land as a long-term asset. Perhaps you simply want to secure a piece of Cayman now while paying for it gradually. Unlike a finished property, undeveloped land doesn't come with tenants, leaking roofs, broken air-conditioning systems or many of the ongoing maintenance demands associated with owning a house or rental property. You own something tangible while deciding what the future should look like.

**Can Overseas Buyers Buy Land With MOD Realty?** Yes. Overseas buyers can complete its process remotely. That means you don't necessarily have to live in the Cayman Islands to start the application process. You'll still need to provide the required identification, income and address documentation and satisfy applicable AML requirements, but the process can be handled remotely. For international buyers looking for land for sale in the Cayman Islands with owner financing, this can make the buying process considerably more accessible.

**Is This Really Rent-to-Own?** Yes indeed, "Rent-to-own land" is a phrase buyers commonly use when looking for a property they can pay for monthly rather than purchasing outright with cash or a traditional mortgage. You make a down payment, finance the remaining purchase price directly and make fixed payments according to your purchase agreement. When the balance is fully paid, the transfer is registered and the title is issued in



your name. So if you've been Googling “rent-to-own land Cayman Islands,” “land payment plans Cayman” or “buy land in Cayman without a bank,” direct owner financing may be the solution you've actually been looking for. Your Piece of Cayman May Be Closer Than You Think Owning land in the Cayman Islands can sound like something that requires a huge deposit, complicated bank financing and months of paperwork. It doesn't always have to. With direct owner financing, qualifying buyers can start with a deposit from 5%, provide four main documents, choose an available lot and make predictable monthly payments toward their purchase. No traditional mortgage application. No bank loan committee. No guessing what your payment will become if rates move. Just a clearer route toward owning your own piece of Cayman. Ready to see what you could qualify for? Start with free pre-approval. It takes around five minutes, there's no obligation, and you'll know what price range and monthly payment you can work with before choosing your lot. Your future piece of Cayman could be easier to own than you thought.

## **Common**

Finished sq. ft.: 971.21 sq m

## **Lease terms**

Date Available:

## **Additional information**

Website URL: [http://www.arkadia.com/MGPD-T20717/?utm\\_campaign=multicast&utm\\_medium=web&utm\\_source=IMLIX.COM](http://www.arkadia.com/MGPD-T20717/?utm_campaign=multicast&utm_medium=web&utm_source=IMLIX.COM)

## **Contact information**

IMLIX ID: cym13586

