

Paper: “Análisis de la adquisición de vivienda a través de créditos hipotecarios con instrumentos de prorrateo de edad”

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Reviewer 1: Louis Valentin Mballa
Autonomous University of San Luis Potosi, Mexico

Reviewer 2: Armando Sánchez Macías
Universidad Autónoma de San Luis Potosí, Mexico

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Date Manuscript Received: 03/11/21	Date Review Report Submitted: 05/10/21
ESJ Manuscript Number: Manuscript Title: Adquisición de vivienda a través de créditos hipotecarios con instrumentos de prorrateo de edad	
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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4
<i>Puede ser important problematizar el título para el lector. Por ejemplo: Análisis de la adquisición de vivienda....</i>	
2. The abstract clearly presents objects, methods and results.	5
<i>(Please insert your comments)</i> Resumen correcto	

3. There are few grammatical errors and spelling mistakes in this article.	4
<i>(Please insert your comments)</i> Favor de leer detenidamente el texto para corregir errores de sintaxis, y acentos. Por ejemplo le falta en la palabra gráfica de la página 11 (gráfica 3) y así en cuerpo del texto.	
4. The study methods are explained clearly.	5
<i>(Please insert your comments)</i> La metodología es clara	
5. The results are clear and do not contain errors.	5
<i>(Please insert your comments)</i> Los resultados son consistentes.	
6. The conclusions or summary are accurate and supported by the content.	4
<i>(Please insert your comments)</i> Se puede nustrí un poco más las concluiones con recomendaciones consistendes sobre los retos y desafíos para mejorar la situacion de la adquisición de las viviendas en San Luis Potosí	
7. The references are comprehensive and appropriate.	3
<i>(Please insert your comments)</i> Se sugiere indicar claramente las fuentes de las gráficas y de todas las imágenes, mapas y gráficas. Por ejemplo se ve la fuente Aranda L. 2001 en las imágenes pero no está reportada en las fuentes. Se recomienda verificar que todas las fuentes mencionadas en el texto esté reportads en la bibliografía al final	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	
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Return for major revision and resubmission	
Reject	

Comments and Suggestions to the Author(s):

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Reviewer Name: Armando Sánchez Macías	
University/Country: Universidad Autónoma de San Luis Potosí	
Date Manuscript Received: 03/11/2021	Date Review Report Submitted: 10/11/2021
Manuscript Title: Home purchase through mortgage loans with age apportionment instruments	
ESJ Manuscript Number: 38.11.2021	
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Evaluation Criteria:

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<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
1. The title is clear and it is adequate to the content of the article.	4

<i>The title is appropriate and representative.</i>	
2. The abstract clearly presents objects, methods and results.	4
<i>Please identify the objective clearly and precisely to improve the clarity of the abstract. I suggest considering this order: objective, methods, main results.</i>	
3. There are few grammatical errors and spelling mistakes in this article.	4
<i>Please check the grammar, syntax, and punctuation in general, to resolve small details.</i>	
4. The study methods are explained clearly.	3
<i>The methodology is sufficiently substantiated, explained and applied in this research. Although mentioning some other studies as a reference would improve the quality of the article.</i>	
5. The results are clear and do not contain errors.	4
<i>Yes, but I suggest expanding the discussion, explaining the implications of the results in the field of study.</i>	
6. The conclusions or summary are accurate and supported by the content.	4
<i>It is required to clarify whether the objective of the research was achieved and its practical implications, as well as to explain how this research is useful in the field.</i>	
7. The references are comprehensive and appropriate.	3
<i>Yes, they are but it is required to review and adjust details in the APA style syntax.</i>	

Overall Recommendation (mark an X with your recommendation) :

Accepted, no revision needed	<input type="checkbox"/>
Accepted, minor revision needed	<input checked="" type="checkbox"/>
Return for major revision and resubmission	<input type="checkbox"/>
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Comments and Suggestions to the Author(s):

It is an interesting and well-founded study that contributes to the field of knowledge, from my point of view it is necessary to demonstrate what its implications are in practice and the importance of the results provided. You must work on the syntax of APA-style citations.

Comments and Suggestions to the Editors Only:

The work is theoretically and methodologically well structured, the sequence is scientifically congruent and presents a contribution of interest. It has problems of form,

expanding the discussion as well as referring some other similar studies I consider would improve the quality of the article.