



OCEANSIDE
REAL ESTATE GROUP


Buyers Guide
Los Cabos

Discover an Extraordinary Lifestyle



Oceanside Real Estate welcomes you to experience Los Cabos, one of the most renowned resort destinations and luxury home communities in the world. Picture magnificent coastlines, pristine coves, white sandy beaches, and near-perfect weather year-round.

This scenic beauty has made Los Cabos the top fastest-growing luxury Real Estate market in Mexico, offering a diverse and appealing mix of architectural styles.

The lifestyle, ocean views, and charm of this beautiful Baja Sur town captures visitors into staying forever. Choose from an array of gated communities to find your ideal place to relax, unwind, and connect with family and friends.

Introduction to Luxury Real Estate



Thinking of Buying?

Cabo is one of the fastest-growing luxury real estate markets in the world and offers a diverse and appealing mix of architectural styles. Whether you are looking for a second home, condo, or investment property, our team at Oceanside Real Estate is available to assist you.

Oceanside Real Estate is a premier luxury real estate brokerage that helps buyers and sellers to achieve their goals, either finding their dream home or selling their properties. Our team members are highly trained professionals who offer unparalleled customer service with unrivaled expertise in all aspects of real estate transactions.

600+

MILLION IN SALES

500+

PROPERTIES SOLD

15+

YEARS OF EXPERIENCE



SCAN THE QR CODE TO START YOUR PROPERTY SEARCH.



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Full Ownership Real Estate in Los Cabos

What is a Fideicomiso?

Fideicomiso is a Mexican Bank Trust- This allows foreign citizens to purchase coastal property within designated regions of Mexico, this is an instrument used for non-Mexican nationals, such as U.S. citizens and Canadians to purchase property in Cabo.

How does the Bank Trust Works?

The Mexican Government issues a permit to a Mexican Bank allowing the bank to act as the purchaser of the property. The bank serves as the "Trustee" for the Trust and you are the "Beneficiary" of the Trust. The Beneficiary rights are very similar to Living Wills or Estate Trusts in the U.S.A. The trustee takes instructions only from the trust beneficiary (the foreign purchaser). The Beneficiary has the right to use, occupy, and possess the property, including the right to rent, build on, or otherwise improve it as it is **yours in perpetuity**. The Beneficiary may also sell the rights and instruct the trustee to transfer the title.





Can I Own Property as a Foreigner?

Yes, you can...

When you find that perfect vacation home—there are several creative options to take advantage of the Market to get the property you want. When you take ownership you can purchase the property as an entity (LLC), Family Trust, or as an individual through a **fideicomiso** where you are the beneficiary of the bank trust.

Most properties in Los Cabos are purchased with a Cash Investment. Seller financing is an option on specific properties (Ask me). Long-term financing is now available for US/CA citizens on most move-in-ready homes and condos.

Do you really own the property?

Yes! You **own** the property through a Mexican bank trust, there is no 99-year lease **in Mexico**. The property is yours in perpetuity.

Los Cabos Market Report

The real estate market in Los Cabos, Mexico, has not just been strong over the last few years—it's building such incredible momentum that it seems impossible to slow down, setting new records and creating unparalleled opportunities for buyers and investors.

Sales Statistics

\$1,424,899,454 USD
2024 Total Sales Volume



552

Homes Sold



673

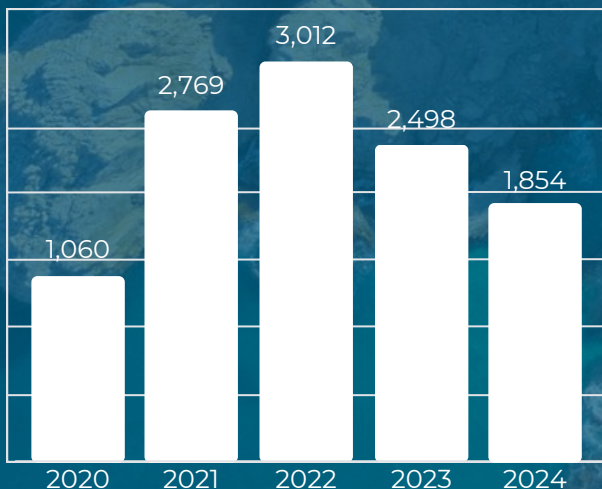
Condos Sold



516

Land Sold

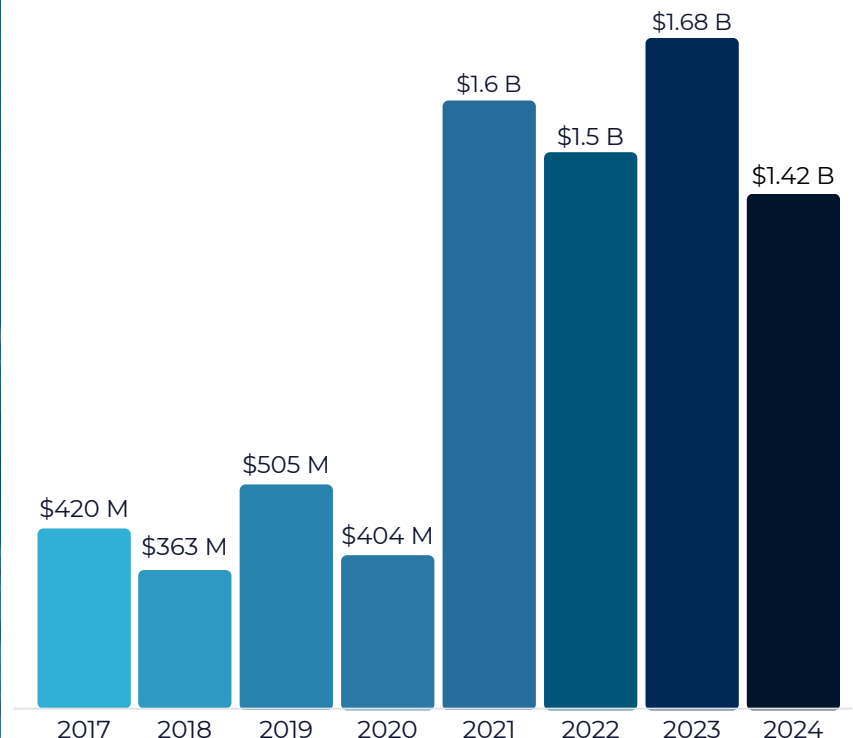
2024 Average Sales per Transaction
\$768,554 USD



Total Number of Sales per Year
Baja California Sur Annual Growth Chart

"Los Cabos welcomes more than three million travelers each year, 70% of whom are repeat visitors, and we look forward to welcoming even more during the upcoming summer months as we continue toward another record year for tourism".

Rodrigo Esponda
Director of Los Cabos Tourism



Year over Year Total Sales Volume
Baja California Sur Transactions Closed

*AMOUNTS EXPRESSED IN USD

Closing Process

1

AGREE ON AN OFFER

The buyer and seller agree on the purchase price and terms for the property. The buyer is responsible for covering the closing costs, which typically 3-5% of the purchase price.

INITIAL DEPOSIT AND ESCROW

Provide IDs and a \$10,000 USD + \$650 USD deposit to open escrow. The \$10,000 USD is fully refundable during the due diligence period.

3

DUE DILIGENCE PERIOD

During the due diligence, you will receive a closing cost estimate, home inspection, picture inventory, HOA fees, property expenses and confirm the beneficiary rights of ownership can be transferred to you.

SECOND DEPOSIT/EARNEST MONEY

Once the due diligence period has been completed and the buyer is satisfied and ready to move forward. The buyer will make the second deposit which becomes non-refundable earnest money and the closing process can begin. Total earnest money deposit is 10-20% of the purchase price, and with pre-construction properties, developers require 30-40%.

5

SETTLEMENT DOCUMENTS

Ensure all documents and agreements are completed and ready for closing including the KYC form, escrow agreement and disbursement instruction to release funds from escrow at closing.

CLOSING AND POSSESSION

Signing of the property title (Fideicomiso) taking possession and getting the keys to your new home!

7

POST CLOSING

The title will be finalized in 3 to 6 months

2

4

6



What is Escrow?

In Mexico, Escrow's only function is to securely hold your funds until the closing of the transaction.

We **always** recommend using a third party escrow company to securely hold your funds when you purchase property in Baja California. In every transaction, funds must be released through disbursement instructions.

Why do we recommend using Escrow?

For protection and as a guarantee for both the buyer and the seller, that their money is safe and that it won't be lost in case there is a default or if there are any contingencies that need to be resolved.

Do you recommend an Escrow company?

Yes, we recommend Global Escrow Solutions to secure your investment. GES is located in Austin Texas which allows foreigners to easily transfer funds into a bank of America account. At the time of the deposit, it is important to provide the receipt so we can confirm funds are in Escrow. There are also additional Escrow companies we use depending on the transaction such as Amour Secure, TLA, Secure Title and others...

Financing Options

Long Term Financing

What are the options for US citizens?

We recommend MoXi Global Mortgage or InterCam as an option if you are considering long term financing to purchase a property in Baja California Sur. Interest rates typically range from 7-11% and there is a loan origination fee which would be applied, on top of the closing cost which vary depending on the value of the property. MoXi also allows you to do a cash out refi on qualifying properties here in Los Cabos.

What are the options for Canadians?

Yes, InterCam is currently offering long term financing for Canadian citizens when purchasing a property in Mexico. Interest rates typically range between 7-11% of the property's value and a loan origination fee will also be applied.

Creative Financing Options

What additional options should I consider?

Most properties are purchased in Baja with a cash investment. Many buyers prefer to refinance their home in the US or Canada to leverage equity or pull money out of their investment at lower interest rates as it is an easier process.

Seller Financing through a Guaranteed Trust

Guaranteed Trust is a common legal structure to protect the buyer and the seller when purchasing a property in Los Cabos, Mexico. The buyer makes payments to the seller over time, while the trust ensures the seller's financial interests are secured until the buyer fulfills all financial obligations. With 50-60% initial investment, sellers are often willing to carry the balance over 12-36 month period at a competitive interest rate to sell their property.

Learn more & contact us to get qualified!



Frequently Asked Questions

What are the required Purchase documents?

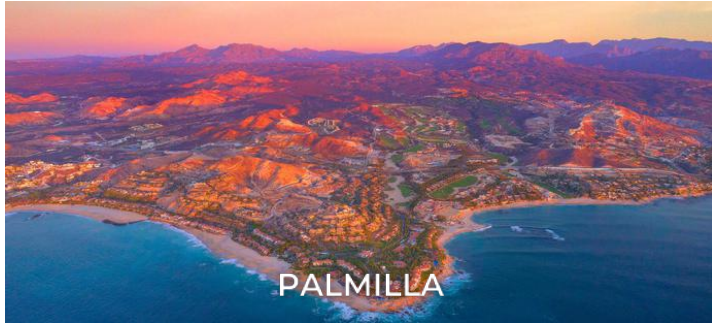
1. Valid passport or official government ID and a Driver's License (Two forms of ID are required).
2. Proof of Address (dated within 3 months of closing: utility bill, phone bill, or bank statement with names).
3. Know Your Client (KYC Form): General information for the transaction.
4. Substitute Beneficiaries Passports (for foreign buyers only).
5. LLC or Living Trust must be apostille (if applicable).
6. Estimated Closing Costs provided by your Real Estate Advisor.

How does a property gets finalized in Mexico?

A Notario which is a government appointed attorney will formalize the transaction arising from the offer to confirm the property is free and clear from any liens or debt. We always recommend that the buyer has a closing attorney to oversee the transaction process to protect their investment. At closing, you will receive a draft of your title and it will be formalized at the public registry. In about 3-6 months, the closing attorney will contact you to pick up your title.

What are the obligations of the seller?

The Seller guarantees the Property to be free and clear of all liens and encumbrances on or before Completion of Transfer, as well as accepting the price agreed upon between both parties at time of Completion of the Title Transfer. The property must be delivered in the same condition as when the offer is accepted and contingencies are completed as agreed upon.



Top Luxury Communities

- We know the Oceanfront and Luxury Golf Communities to help you find your ideal vacation home.
- We specialize in new home & condo sales, resales, pre-construction, land and more.
- We provide creative solutions for sellers and purchasers.
- There are no lock boxes in Cabo, viewings need to be scheduled 24 hours in advance.
- Tour a private resort beach club or golf gated communities.
- Explore and choose from these Luxury Communities any more!

Call us to schedule a property tour. We look forward to speaking with you.

+1 (805) 618 2012

Recommended Restaurants



Fine Dining

Cabo San Lucas

Manta at The Cape

El Farallon

Nick-San

Cocina & Cantina

The Office

Edith's

Manta

Sunset Monalisa

Cocina del Mar

Toro

San Jose del Cabo

Comal at Chileno

Flora Farms

Omakai

Ruba's Bakery

Arbol

Lumbre

Café des Artistes

Los Tamarindos

Agua at Palmilla

Acre

Cabo Lifestyle Experiences

Golf

Sunset tour at the arch

Horseback and camel rides

ATV/Quad rides

Ziplining

Surfing

Diving / Snorkeling

Surfing / Windsurfing

Culinary Tours / Classes

Fishing

Sandboarding

Skydiving

Whale Shark Diving

Whale watching

Parasailing

Underwater Tour

Kayaking

Party boats

Jet Skiing

Hang gliding

Art Walk in San José del Cabo





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CABO SAN LUCAS

- 1 RANCHO SAN LUCAS
- 2 DIAMANTE
- 3 QUIVIRA
- 4 PEDREGAL
- 5 HACIENDA BEACH CLUB & RESIDENCES
- 5 1 HOMES

- 6 CABO SAN LUCAS COUNTRY CLUB
- 7 CABO DEL MAR
- 8 VENTANAS RESIDENTIAL
- 9 RANCHO PARAISO
- 10 LA VISTA
- 11 CRESTA DEL MAR

- 12 HERMITAGE
- 13 THE CAPE
- 14 MISIONES DEL CABO
- 15 CABO BELLO
- 16 SANTA CARMELA
- 17 PUNTA BALLENA

- 18 CABO DEL SOL
- 19 MARAVILLA
- 20 MONTAGE RESIDENCES
- 21 CHILENO BAY GOLF & BEACH CLUB
- 22 CHILENO BAY RESORT & RESIDENCES

CORR

- 23 S
- 24 C
- 25 T
- 26 C
- 27 E



Cabos

MUNITIES



RIDOR

OLAZ
ASA DEL MAR
HE RESIDENCES AT LAS VENTANAS
ABO REAL
L DORADO

- 28 CABO COLORADO
- 29 RANCHO CERRO COLORADO
- 30 PUNTA BELLA
- 31 PALMILLA
- 32 QUERENCIA

- 33 SOLEADO
- 34 MYKONOS
- 35 LA JOLLA
- 36 EL ZALATE
- 37 CLUB CAMPESTRE

- 38 LAS MAÑANITAS
- 39 TORTUGA BAY
- 40 VIDAH
- 41 ALEGRANZA
- 42 FONATUR NEIGHBORHOODS

SAN JOSE DEL CABO

- 43 PUERTO LOS CABOS
- 44 RITZ CARLTON RESERVE
- 45 EL ENCANTO DE LA LAGUNA
- 46 LAGUNA HILLS
- 47 ZACATITOS

Contact Us!

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