



THE GREENER LAND

A CROSS-BORDER LIFESTYLE GUIDE

The Mexico Confidence Kit

*Everything worth understanding before you make Mexico part of your
future*



Contents

•	•	Welcome	3
•	1	Every Journey Looks Different	4
•	2	Can Foreigners Really Own Property in Mexico?	5
•	3	Understanding How the Fideicomiso Works	7
•	4	Different Properties. Different Processes.	9
•	5	The People Behind the Process	13
•	•	Before You Say Yes	17
•	6	Looking Beyond the Purchase Price	18
•	7	Your Confidence Checklist	20
•	•	Continue the Conversation	21
•	•	References & Further Reading	22

A NOTE TO BEGIN

Welcome

Hi, I'm Susana.

I am Mexican, and I built my life in Canada.

I have experienced what it feels like to leave one country behind and begin again somewhere new. I also know how overwhelming it can feel to navigate unfamiliar systems, processes, and ways of doing things.

That's why I wrote this guide.

Not to convince you to buy property in Mexico, but to help you understand how it works, what questions matter most, and what to expect along the way.

Some chapters may even encourage you to slow down, ask more questions, or wait before making a decision, and I am perfectly comfortable with that. Because deciding what role Mexico may play in your future should never be rushed.

And whenever a topic calls for legal, financial, or tax advice, I'll say so. Some decisions deserve the guidance of specialized professionals, and the information in this guide isn't intended to replace that in any way.

My hope is simple: that by the time you finish reading, you'll have a clearer understanding of what it really means to buy property in Mexico, the questions worth asking before making a decision, and the different paths that may be available to you, whether you decide to buy next month, next year, or not at all.

That's the philosophy behind everything we do at The Greener Land.

So, pour yourself a coffee, find a comfortable place to sit, and enjoy the read. It should take about 25 minutes.

Susana Landaverde

Founder & Cross-Border Lifestyle Advisor



CHAPTER ONE

1

Every Journey Looks Different

People begin thinking about buying property in Mexico for a variety of reasons.

For some, it starts with a vacation they never wanted to end, or a place they kept thinking about long after having returned home. For others, it is the idea of spending winters somewhere warmer or a retirement plan that slowly takes shape.

Sometimes it is an investment opportunity that makes them see Mexico from a different perspective.

Sometimes it is simply the feeling that life could look different somewhere else.

“

There is not one single reason why people begin thinking about Mexico. And there is not one single route to owning property here.

Buying an existing home, purchasing land, investing in a pre-construction development, or acquiring a property directly from a developer can all take different paths, involve different professionals, use different contracts, and follow different timelines.

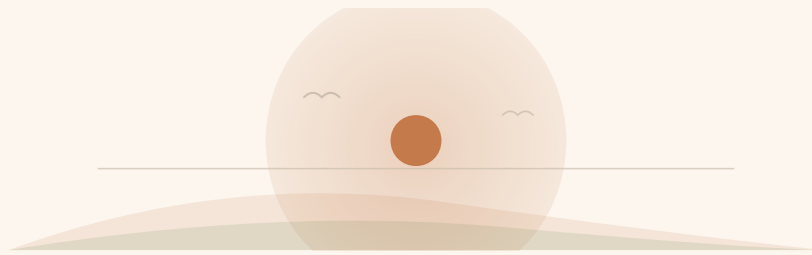
Different paths do not make a purchase more or less legitimate. They simply reflect the many ways property is bought and sold in Mexico.

That is why this guide is not organized as a step-by-step buying manual, and it is not meant to cover every detail of every transaction. Because you do not need to become an expert in Mexican real estate before making a decision.

The main takeaway is that you simply need enough understanding to recognize what you are looking at, know which questions to ask, and know when specialized guidance matters.

We will begin with the most common question:

Can foreigners really own property in Mexico?



CHAPTER TWO

2

Can Foreigners Really Own Property in Mexico?

The short answer is yes; foreigners can legally own property in Mexico.

The longer answer is that how you own property depends on where the property is located.

There is one Spanish word you will almost certainly come across as you learn about buying property in Mexico:

Fideicomiso

often translated as a bank trust

If the word “trust” makes you uncomfortable, you are not alone. Many Canadians hear it for the first time when they begin exploring property ownership in Mexico.

Even when the name can make it sound far more complicated than it really is. In fact, the fideicomiso has been the legal framework that allows foreigners to own residential property in certain parts of Mexico for over 5 decades.

To understand how it works, it helps to know one simple fact:

Mexico has two ownership structures for foreign buyers.

01 Direct ownership

If the property is located outside the restricted zone, foreigners can own it directly through a title deed, much like a Mexican citizen.

02 Ownership through a fideicomiso

This applies to residential properties located within Mexico’s restricted zone: areas within 50 kilometres of the coastline and 100 kilometres of an international border. That includes many of the places international buyers know best, such as Puerto Vallarta, Los Cabos, the Riviera Maya, Cancún, and much of Baja California.

Although the legal structure is different, the experience of ownership is much the same.

AS THE OWNER, YOU CAN



Live in the property



Renovate it



Rent it



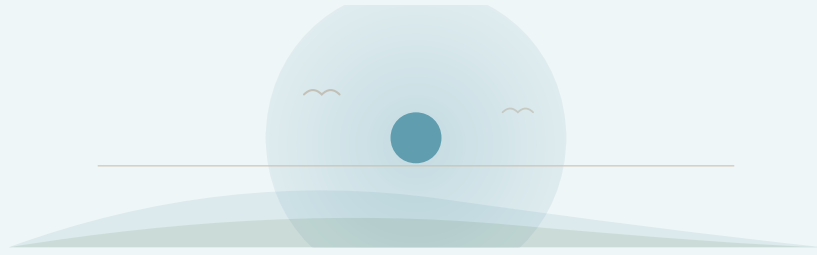
Sell it



Leave it to your
beneficiaries

The fideicomiso does not limit how you enjoy your property. It simply reflects the legal structure established by the Mexican Constitution for foreign ownership in these areas.

In the next chapter, we will look more closely at how the fideicomiso works and why it has become one of the most misunderstood parts of buying property in Mexico.



CHAPTER THREE

3

Understanding How the Fideicomiso Works

As we introduced in the previous chapter, a fideicomiso is the legal structure that allows foreigners to own residential property within Mexico's restricted zone (within 50 kilometres of the coastline and 100 kilometres of any international border).

Why does it exist?

The Mexican Constitution once prohibited foreigners from owning residential property in the restricted zone. After 1971, the law was amended to allow ownership through the fideicomiso legal structure.

Rather than prohibiting foreign ownership, the fideicomiso provides the legal framework that makes it possible, and it has protected hundreds of thousands of foreign buyers since the 1970s.

How does it work?

Even though the fideicomiso is often translated as a “bank trust” because it is held by a Mexican bank, the bank does not manage the property, make decisions on the owner’s behalf, or have the right to use it. Its only role is to act as the trustee of the legal structure required by Mexican law.

The beneficiary (the foreign owner) holds every right to:

- Live in the property whenever and however they want
- Renovate it, expand it, rent it out.
- Sell it whenever they decide and keep the proceeds.
- Leave it to their children or anyone they name (no Mexican will or probate necessary).

“

The bank cannot use, touch or claim the property. Even if the bank ceases to exist, the fideicomiso does not disappear.

The bank cannot use, touch or claim the property. It isn’t an asset of the bank, so even if the bank ceases to exist, the fideicomiso does not disappear. Another authorized bank is simply appointed as trustee, while the owner’s rights remain unchanged.

How long does it last?

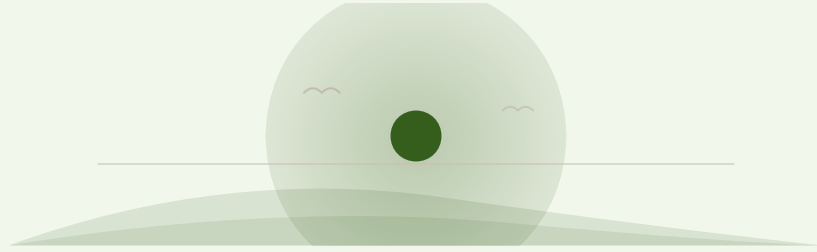
A fideicomiso is established for an initial term of 50 years and can be renewed for additional 50-year periods. Renewal is a straightforward administrative process, not a repurchase.

If you decide to sell your property, the fideicomiso can either be transferred to another eligible buyer or terminated as part of the sale, depending on the circumstances of the transaction.

How much does it cost?

Like any legal structure, the fideicomiso involves administrative costs. These typically include an initial setup fee, an annual trustee fee, a renewal fee, and paperwork fees when the property is sold. Because these amounts vary between banks and may change over time, we recommend confirming the current costs before moving forward with any purchase.

Once we understand how the fideicomiso works, it becomes much easier to see it for what it really is: simply one more way property ownership is structured, not better or worse than any other.



CHAPTER FOUR

4

Different Properties. Different Processes.

One of the most common expectations among foreign buyers is that there is a single process for buying property in Mexico. There is not.

The process depends largely on the type of property you are buying. While the legal principles remain the same, the contracts, timelines, documentation, and professionals involved may vary.

Below are three of the most common types of purchases.

Buying an Existing Property

HOW THE PROCESS USUALLY WORKS

Find a property and buy it directly from the current owner. Before the purchase is completed, the transaction must follow a due diligence process to verify ownership, legal status, taxes, permits, and any outstanding obligations attached to the property.

WHAT DESERVES YOUR ATTENTION

Existing properties often appear straightforward, but they should never be assumed to be problem-free simply because they are already built.

Verifying the property's legal status is just as important as evaluating its physical condition.

QUESTIONS YOU SHOULD ASK

- Who is the legal owner of the property?
- Is the title free of liens or legal disputes?
- Are property taxes and utility payments up to date?
- Does the property have all the required permits?
- Are there condominium or homeowners' association rules that could affect how the property may be used?

Buying a Pre-Construction Property

HOW THE PROCESS USUALLY WORKS

Pre-construction purchases follow a different timeline.

Instead of purchasing a completed property, buyers generally sign a purchase agreement directly with the developer and make payments according to a construction schedule. Depending on the project, legal title may not be transferred until construction is complete and the contractual conditions have been fulfilled.

WHAT DESERVES YOUR ATTENTION

A pre-construction purchase involves placing your trust not only in the project itself, but also in the developer behind it.

Understanding the developer's experience, the contractual commitments, and the conditions for delivery is just as important as understanding the property you expect to receive.

QUESTIONS YOU SHOULD ASK

- Who is the developer behind the project?
- Does the developer have the legal right to build on the land?
- What projects has the developer successfully completed?
- What does the payment schedule look like?
- What happens if construction is delayed?
- What exactly is included in the purchase price?
- Under what conditions will legal title be transferred?

Purchasing Land

HOW THE PROCESS USUALLY WORKS

Purchasing land often provides the greatest flexibility, but it also requires evaluating factors that may not be immediately visible, since the property's legal and municipal characteristics will largely determine what can ultimately be built on it.

WHAT DESERVES YOUR ATTENTION

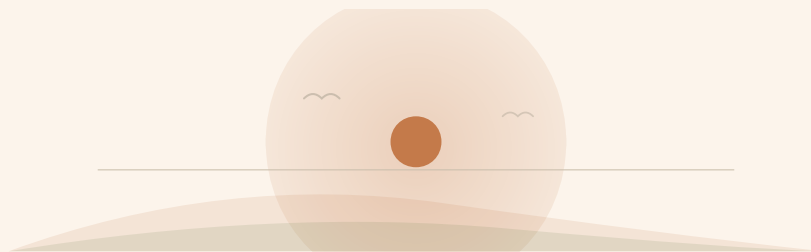
Not every piece of land can be developed in the same way.

Zoning regulations, access, utilities, environmental restrictions, and future infrastructure plans can all influence the property's potential.

QUESTIONS YOU SHOULD ASK

- What zoning applies to the property?
- What uses are permitted?
- Does the land have legal access?
- Which utility services are currently available, and which would need to be installed?
- Are there environmental or municipal restrictions that could affect future construction?

The purpose of due diligence is not to fit every purchase into the same process; it is to understand the specific property, the agreements involved, the questions that matter, and the people responsible for helping protect your interests, before you can make a truly informed decision.



CHAPTER FIVE

5

The People Behind the Process

Depending on the type of property you purchase, different people and institutions may become involved throughout the process.

Not every transaction requires the same professionals. Understanding who does what can make the process feel much more familiar, know where to direct your questions, and recognize when specialized guidance may be appropriate.

01 Your Cross-Border Lifestyle Advisor

A Cross-Border Lifestyle Advisor combines real estate knowledge with an understanding of the practical, legal, and lifestyle considerations involved in purchasing property in Mexico. They usually become the main point of contact throughout the purchasing journey.

They help you understand each stage of the process, explain unfamiliar terminology, coordinate communication between the parties involved, and define next steps as new questions arise.

More importantly, they know that for most people, buying a property in Mexico is usually one part of a much bigger decision, like spending part of the year in another country, investing abroad, planning a future retirement, or creating a place where family and friends can gather for years to come.

Their role is not to have all the answers, but to help you understand your options, ask relevant questions, and make informed decisions while navigating an often-unfamiliar culture and legal system.

02 The Developer

If you are purchasing a pre-construction property, the developer becomes one of the key participants in the transaction.

The developer is responsible for building and delivering the project according to the terms established in the purchase agreement. They often receive pre-purchase payments for many months before the actual deed is finalized.

Because buyers often commit to a property before construction is finalized, understanding the developer's experience, previous projects, legal rights over the land, contractual commitments, and delivery conditions is an important part of evaluating the purchase.

03 A Specialized Real Estate Lawyer

Some transactions benefit from an independent legal review.

This is particularly common when purchasing land, reviewing complex contracts, investing in larger developments, or whenever buyers simply want an additional legal opinion before signing.

A specialized real estate lawyer can review contracts, explain legal obligations, identify potential risks, and help answer questions that fall outside the scope of the transaction itself.

04 Your Mortgage Broker

Not every purchase requires financing, but when it does, your existing mortgage broker or financial advisor may be one of your most valuable resources.

Many international buyers assume they need to finance their purchase through a Mexican lender. Depending on your financial situation, you may already have access to financing options in your home country, such as refinancing your current home, a Home Equity Line of Credit (HELOC), or other lending products.

Speaking with your mortgage broker before committing to buy a property can help you better understand your purchasing power and the financing options already available to you.

05 Your Tax Advisor

Property ownership often has tax implications that extend beyond the purchase itself.

Whether you plan to generate rental income, hold the property through a particular ownership structure, or eventually sell it, a tax advisor who understands both the Mexican and your home country's tax systems can help you understand how your purchase may affect your personal circumstances.

Not every buyer will require tax planning from the beginning, but asking the right questions early often makes future decisions much easier.

06 An Escrow Provider

An escrow provider is an independent third party that temporarily holds funds until the conditions agreed upon by both the buyer and the seller have been met.

Escrow services are commonly provided by specialized escrow companies or title companies that facilitate international real estate transactions.

Not every property purchase in Mexico uses escrow, but when it is part of the transaction, it adds an additional layer of security for both parties throughout the closing process.

07 The Bank

When a fideicomiso is required, the bank serves as the trustee of the legal structure established by Mexican law.

Its role is administrative. The bank does not represent the buyer or the seller, manage the property, or make decisions on the owner's behalf.

Its responsibility is limited to acting as trustee within the fideicomiso.

08 The Notario Público

The Notario Público is involved whenever a property transaction must be formalized through a public deed.

Although the closest comparison for many international buyers would be a Real Estate Lawyer, a Mexican Notario Público performs a unique public function established by law.

Among the notario's responsibilities are:

- Verifying the seller's original title deed to confirm legal ownership and the legal authority to sell the property.
- Verifying the identity and legal capacity of the parties involved.
- Requesting the Certificate of Freedom from Liens (Certificado de Libertad de Gravamen).
- Obtaining certificates confirming that property taxes and other applicable municipal obligations have been paid.
- Verifying the legal validity of the transaction.
- Preparing and formalizing the public deed (escritura pública).
- Calculating and recording the applicable taxes and government fees.
- Registering the transaction with the Public Registry of Property.
- Issuing the registered public deed that formally reflects the new ownership.

The Notario Público also plays an important role beyond the initial purchase, including formalizing future property transfers, recording inheritances, and processing the renewal of a fideicomiso when required.

For that reason, the Notario Público remains one of the most important legal figures throughout the life of a property.



APPENDIX · A FIELD GUIDE

Before You Say Yes

A short field guide to the signals worth noticing as you move toward a decision.



Green Flags

- ✓ Complete and organized documentation.
- ✓ A seller who is transparent about the property's history, including previous repairs, renovations, or known issues.
- ✓ A developer who answers questions clearly and provides supporting documentation when appropriate.
- ✓ Enough time to review contracts before signing.
- ✓ Clear payment schedules and milestone dates.
- ✓ Written commitments rather than verbal promises.
- ✓ Realistic timelines that acknowledge the possibility of normal delays.
- ✓ Professionals who encourage you to ask questions instead of rushing your decision.



Red Flags

- ✗ Feeling pressured to make a decision before you are ready.
- ✗ Reluctance or refusal to provide documentation.
- ✗ Important promises that are never included in writing.
- ✗ Prices or incentives that "expire today" or require an immediate commitment.
- ✗ Unclear ownership or uncertainty about who has the legal authority to sell.
- ✗ Requests to transfer money outside the agreed legal or financial process.
- ✗ Questions that are answered vaguely or avoided altogether.

A good property should still be a good property after you have asked difficult questions.



CHAPTER SIX

6

Looking Beyond the Purchase Price

The purchase price is usually the easiest number to understand, but it is only one part of the overall investment.

Planning for the additional costs involved in purchasing and owning property in Mexico avoids surprises later and helps you make more informed decisions from the beginning.

Although the exact amounts vary depending on the property, its location, and the type of transaction, most purchases involve two categories of costs:

One-Time Purchase Costs

These are costs associated with completing the purchase.

Depending on the transaction, they may include:

- Acquisition tax (ISAI)
- Notario Público fees
- Public Registry fees
- Government certificates and permits
- Fideicomiso setup costs (when applicable)
- Legal fees (when applicable)
- Escrow services (when applicable)

Because these costs vary by state and by transaction, having a complete estimate before signing any agreement is always recommended.

Ongoing Ownership Costs

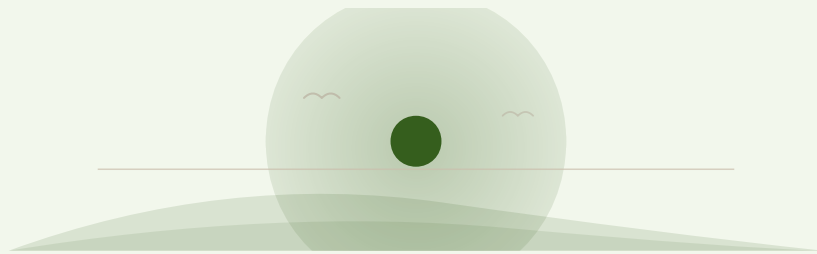
Owning a property also involves recurring expenses that should be part of your long-term planning.

These may include:

- Property tax (Predial)
- Homeowners' association or condominium fees (if applicable)
- Annual fideicomiso fee (when applicable)
- Property insurance
- Maintenance and utilities

Some of these costs may be significantly different from what you are accustomed to in your home country. Some differences are bigger than they first appear. For example, one of the unexpected advantages of owning a home in Mexico is never having to plan for replacing the roof.

Also, no two properties have the exact same costs. Understanding the full picture helps you evaluate not only whether you can buy the property, but also whether it fits comfortably within your lifestyle and long-term plans.



CHAPTER SEVEN

7

Your Confidence Checklist

When you have already done your due diligence, you may reach a point where you understand the process well enough to make a decision that feels right for you.

Before moving forward, take a moment to ask yourself:

- ☐ I understand the type of property I am considering and the process it follows.
- ☐ I understand whether my purchase involves direct ownership or a fideicomiso.
- ☐ I know who will be involved in my transaction and what each person's role will be.
- ☐ I understand the contracts I will be asked to sign.
- ☐ I have reviewed the costs beyond the purchase price.
- ☐ I have asked the questions that matter for this particular property.
- ☐ I understand the timeline and what happens at each stage.
- ☐ I know where to seek specialized guidance if I need it.
- ☐ I feel comfortable with the information I have received.
- ☐ I am making this decision at my own pace.

If you cannot check every box today, that does not necessarily mean you are not ready to buy. It may simply mean there are still a few questions worth answering.

CONTINUE

Continue the Conversation

By now, I hope this guide has helped you better understand the different ways foreigners can own property in Mexico, the paths available to you, and what the process may look like depending on the type of purchase you are considering.

More importantly, I hope it has helped you imagine what role Mexico could play in your future.

I also know how overwhelming it can feel when every answer seems to come from someone trying to sell you something. That is why I wanted this guide to simply help you better understand the process, the possibilities, and the decisions that come with owning property in Mexico.

If, at some point, you would like to continue the conversation, we would be happy to help you explore your options and answer any questions that may still remain.



The Greener Land

LIFE LOOKS BETTER FROM HERE.

EMAIL hello@thegreenerland.com

PHONE [+1 778 725 5130](tel:+17787255130)

SOCIAL [Facebook](#)

[Book a Discovery Call](#)

SOURCES

References & Further Reading

CONSTITUTION OF THE UNITED MEXICAN STATES

Cámara de Diputados del H. Congreso de la Unión. (1917). *Constitución Política de los Estados Unidos Mexicanos (Texto vigente)*. Retrieved from diputados.gob.mx/LeyesBiblio/pdf/CPEUM.pdf

Supreme Court of Justice of the Nation. (2010). *Political Constitution of the United Mexican States (Official English translation)*. World Intellectual Property Organization (WIPO Lex). Retrieved from wipo.int/wipolex/en/legislation/details/8010

FOREIGN INVESTMENT LAW

Cámara de Diputados del H. Congreso de la Unión. (1993). *Ley de Inversión Extranjera (Texto vigente)*. Retrieved from diputados.gob.mx/LeyesBiblio/pdf/LIE.pdf

Government of Mexico. (n.d.). *Foreign Investment Law (Official English translation)*. Retrieved from gob.mx/cms/uploads/attachment/file/441154/Foreign_Investment_Law.pdf

MINISTRY OF FOREIGN AFFAIRS (SRE)

Secretaría de Relaciones Exteriores (Official Website) · gob.mx/sre/en

ADDITIONAL INFORMATION

Easy Legal Mexico. (2026). *Restricted Zone Property in Mexico Explained for Foreign Buyers*. easylegalmexico.com/restricted-zone-property-in-mexico-explained-for-foreign-buyers

This guide is for general information only and does not constitute legal, financial, or tax advice. For decisions that call for it, please consult a qualified professional.

Cover photograph by Markus Spiske on Unsplash.