



MEXICO BUYER'S GUIDE



LUXURY REAL ESTATE IN THE RIVIERA MAYA

Arano Investments Group is a leading company in the real estate sector, specializing in the development and promotion of luxury properties in exclusive destinations such as Cancún, Playa del Carmen, Tulum, and Mahahual.

With a vision focused on innovation and a commitment to quality, we create exceptional investment experiences, offering our clients a unique lifestyle through high-end properties. We're excited to explore a unique collaboration with you to showcase investment opportunities in the Riviera Maya to your community.



PURCHASING PROPERTY IN MEXICO



At Arano Investments Group, we proudly work with international buyers, Mexican nationals, and seasoned real estate investors looking to own property in one of the world's most dynamic markets. Thanks to streamlined government regulations, purchasing property in Mexico is both legal and accessible—whether you're buying a vacation home, launching a business, or expanding your investment portfolio. From Fideicomisos to corporate structures, we guide you every step of the way to ensure your investment is secure, compliant, and built for long-term growth.

As a foreign investor, you can legally own property in Mexico through one of two secure methods:

1. Fideicomiso (Bank Trust) – Ideal for residential and vacation properties within the restricted zone.
2. Mexican Corporation – A smart choice for commercial ventures or investors planning multiple acquisitions.

OWN PROPERTY IN MEXICO—THE SECURE WAY



Each trust is established for 50 years and can be renewed with a simple form and a nominal fee for another 50 years. Your investment is secure—if the bank ever closes, a new Trustee is automatically appointed and your trust remains intact. At Arano Investments Group, we only work with top-tier legal partners to ensure your Fideicomiso is set up properly and securely. Our goal is to make your path to ownership transparent, stress-free, and protected.

At Arano Investments Group, we make it simple for international investors to legally own prime real estate in Mexico's most desirable coastal areas. If you're purchasing property within the "restricted zone" — land located within 50 km (31 miles) of the coastline or 100 km (62 miles) from international borders — you'll do so through a Fideicomiso: a bank trust specifically designed for foreign ownership.

With a Fideicomiso, you remain in full control. You choose a trusted Mexican bank such as BBVA, Monex, Banco de Bajío, or BIM, which acts as the Trustee. You are the sole Beneficiary of the trust, meaning you have complete authority to live in, lease, sell, mortgage, or will your property—just like you would with a traditional title.

Think of it as a Living Trust in the U.S.—but designed for foreign real estate ownership in Mexico.

TRUST SETUP FEE: \$1,500 USD
GOVERNMENT REGISTRATION FEE: \$500 USD
ANNUAL MAINTENANCE: \$500-\$800 USD

BUYING THROUGH A MEXICAN CORPORATION

If you're planning to run a business in Mexico, purchasing property through a corporation can be the most straightforward option. You'll need to register your company with the Mexican government and stay current with monthly tax filings and an annual report.

At Arano Investments Group, we work with trusted legal and accounting partners to ensure your setup is smooth, compliant, and built for long-term growth.



TYPE OF LAND

EJIDO LAND

Ejido land is community-owned land granted to indigenous groups—known as Ejidatarios—by Mexico’s agricultural department to support sustainable living and farming. While this land can be sold, it must be fully titled and legally privatized before a transaction is safe.

Many Ejidatarios are still in the process of securing legal titles, which makes purchasing untitled Ejido land highly risky. At Arano Investments Group, we only work with verified, titled properties to ensure your investment is protected from the start.

COASTLINE

Mexico’s coastline is not only stunning—it’s protected by law to remain that way. All beaches are federally owned and preserved as public land, a reflection of the country’s deep commitment to environmental conservation and coastal sustainability. This ensures that these natural treasures remain untouched by private development and accessible to all.

While no one can build directly on the sand, that doesn’t mean you can’t live just steps from it. At Arano Investments Group, we celebrate and work within these protections, helping our clients find exceptional coastal properties that offer panoramic views, private access paths, and a front-row seat to nature’s beauty—all while staying fully compliant with national law.

CONVERTING LAND DIMENSIONS

- How many square meters in a hectare? *10,000 square meters*
- What is the dimension of a hectare? *100 meters x 100 meters*
- How many square feet in a square meter? *10.76 square feet*
- How many linear feet in a linear meter? *3.3 feet*

CAN THE MEXICAN GOVERNMENT TAKE BACK MY PROPERTY? NO



Absolutely not—Mexican law strictly prohibits the government from expropriating private property without due process. The only exception is in rare cases of public necessity, such as infrastructure projects like roads or railways.

Even then, expropriation can only occur through a formal legal process, and the government is required to pay full market value, plus any accrued interest, directly to the property owner.

At Arano Investments Group, we ensure every transaction is fully compliant and transparent—so you can invest with complete peace of mind.

HOW DO I PROTECT MY ASSETS?

Make Every Step Count— Start With the Right Team

When it comes to purchasing Mexican real estate inside the “restricted zone”, there are four different parties that you can use to represent you. Each one has its advantages and can work with you depending on the buying method you choose.



[See Below](#)

1. REAL ESTATE COMPANY

When buying real estate in Mexico, partnering with a seasoned real estate company isn't just helpful—it's essential. The right team doesn't just help you find the perfect property; they bring deep knowledge of the local market, legal landscape, and cultural nuances.

At Arano Investments Group, we guide you through every step of the process—ensuring a smooth, secure transaction and helping you navigate Mexico's unique property laws with clarity and confidence.

2. BUYER'S ATTORNEY

Your interests come first. That's why we provide access to our in-house legal team—experienced professionals who oversee every step of your real estate transaction. From verifying titles to reviewing contracts and ensuring full compliance with Mexican law, our legal counsel is here to protect your investment from day one. With us, you're never navigating the process alone

3. NOTARY

In Mexico, a Notary Public (Notario Público) is not just a witness—they're a licensed attorney appointed by the government to oversee and validate key legal processes.

For real estate transactions, the Notary plays a critical role. They verify the authenticity of documents, calculate capital gains taxes, and legally ratify the purchase—making your ownership official and enforceable.

4. BANK

If you're purchasing through a Fideicomiso, your chosen bank plays a key role in the closing process. They'll ensure the transaction is fully legal and compliant, then establish the trust that allows you to securely purchase property within Mexico's restricted zones.

YOUR NUMBERS. YOUR POWER.

INSURANCE, TAXES AND MORE



TITLE INSURANCE

Unlike in the U.S. or Canada, title insurance is not required when purchasing property in Mexico. Instead, your attorney and notary will conduct a thorough review to ensure the title is clear of any debts or legal issues.

That said, if you prefer an added layer of security, title insurance is available. For residential properties, plans typically range from \$500 to \$900 USD, while coverage for commercial properties—like hotels—can range from \$10,000 to \$50,000 USD, depending on the value.

A preliminary title search may also be required, generally costing \$1,500 to \$1,800 USD. At Arano Investments Group, we'll walk you through all your options and connect you with reliable providers—so you can make the right decision with total confidence.

PROPERTY INSURANCE

Property insurance in Mexico is surprisingly affordable—often a fraction of what you'd pay in the U.S. or Canada. That's because Mexican law does not permit punitive damages in legal claims, significantly reducing liability risks and premium costs.

RETIRE SMARTER— START WITH PROPERTY

Nearly all IRAs—and most 401(k)s—can be used to purchase property in Mexico through a self-directed structure. It's a smart move that's growing in popularity: over 30% of foreign buyers are already leveraging retirement funds to invest, drawn by the strong ROI and long-term value.

PROPERTY TAX

One of the many advantages of owning property in Mexico is the exceptionally low property tax—just 0.01% annually. That means a \$700,000 USD property would cost you only \$700 per year in taxes.

CAPITAL GAINS TAX

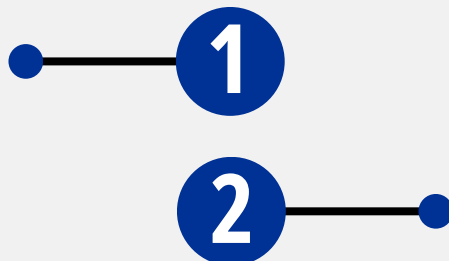
The official Capital Gains Tax rate in Mexico is 30% on the profit from a property sale. However, with the right strategy and documentation, there are generous tax deductions available—meaning many sellers end up paying as little as 5% to 10%.

WHAT'S THE PROCESS OF BUYING IN MEXICO?

Be Informed. Be Empowered.

Your Arano Investments Group advisor will coordinate a call with our in-house attorney to walk you through every detail—titles, taxes, and the full purchase process—all explained clearly in English.

We believe confident decisions start with clear information.

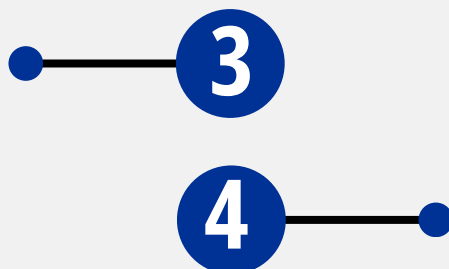


Drafting Your Offer to Purchase

Once you're ready to move forward, your Arano Investments Group advisor will help you prepare an Offer to Purchase (OTP)—a formal document that outlines the terms, conditions, and pricing of your offer for the seller's review

Submit Your Offer

Once your Offer to Purchase (OTP) is finalized, your Arano Investments Group advisor will present it to the seller on your behalf. From there, we'll guide you through the negotiation process until both parties reach an agreement on price and terms—setting the stage for a smooth closing.

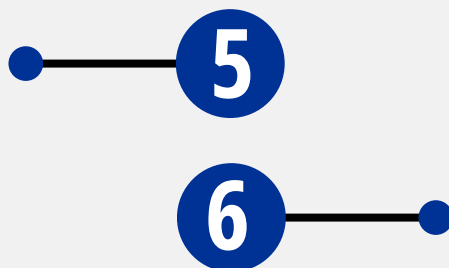


Drafting the Sales Contract

After terms are agreed upon, our in-house attorney will draft the Promise to Purchase Agreement—a formal sales contract signed by both you and the seller. This agreement secures the deal and outlines the next steps toward closing with full legal clarity.

MAKE A DEPOSIT

With the sales contract signed, you'll place a deposit of 40-50% of the purchase price. This payment is held securely by our in-house attorney until closing, ensuring the property is taken off the market.



Closing the Deal

At this stage, our in-house attorney will finalize your Fideicomiso trust or Mexican corporation, and complete all necessary title checks to ensure the property is clear and secure. Once everything is in order, we'll schedule your closing with a certified Notary, making your ownership in Mexico official and legally recognized.

ABOUT MEXICO



Mexico welcomed over 42 million international tourists in 2023, with Cancun, Playa del Carmen, and Tulum among the top destinations.

High visitor volume makes short-term rentals extremely lucrative, especially in tourist zones.

Mexico's cost of living is significantly lower than in North America or Europe, which has made it a top destination for digital nomads, retirees, and remote workers. In fact, Mexico was named the #1 destination in the world for expats in multiple global surveys, thanks to its quality of life, healthcare system, climate, and affordability. The country also boasts one of the most advanced private healthcare systems in Latin America, with medical tourism becoming an increasingly popular option for foreigners.

Culturally, Mexico is unmatched—with 35 UNESCO World Heritage Sites, world-renowned cuisine, and deeply rooted traditions that continue to shape global art, music, and lifestyle trends. Combine this with a growing middle class, a young and urbanized population, and a government that welcomes foreign investment, and it becomes clear why Mexico is not just a vacation destination—it's a strategic place to build, grow, and invest.



BANKING IN MEXICO

As a foreigner on a tourist visa, you can open a bank account—though your options are more limited. Banks like CIBanco, Banorte, and Monex are among the few that offer this flexibility.

If you hold temporary or permanent residency, the process becomes much easier. You'll have access to accounts at any major national or international bank.

Some of the most trusted banks in Mexico include:

- Banamex (Citibank)
- Banorte BBVA
- Bancomer HSBC Scotia
- Bank Santander

WHAT DO I NEED TO OPEN A BANK ACCOUNT IN MEXICO?

1. Your identification (Passport or INE)
2. Your immigration status (Temporary residency, permanent residency or tourist visa)
3. Proof of address in Mexico (Property tax receipt or an official utility bill)
4. Minimum deposit (Starting at around \$1,500 pesos)

