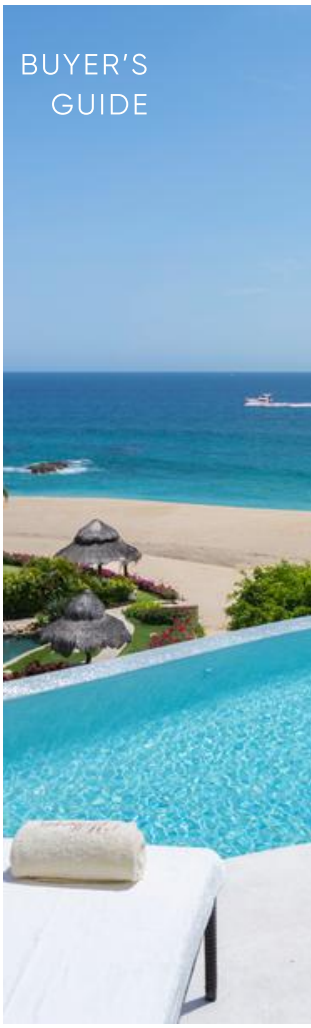


Discover Los Cabos

Your Guide to Property Ownership in Los Cabos

BUYER'S GUIDE





Find Your World *Perfected* In Cabo

Los Cabos, one of the most renowned resort destinations and 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.





Luxury Living, Cabo Style.

FIND YOUR HOME IN CABO

Christie's International Real Estate | Oceanside Los Cabos combines trusted local expertise, global reach, and personalized service. Built on integrity and lasting relationships, our team is committed to understanding each client's goals and guiding them with care, discretion, and confidence.

With deep market knowledge and the global reach of Christie's International Real Estate, we help clients make informed decisions and achieve exceptional results. Contact us to learn more about Los Cabos, the ownership process, and available opportunities.

Let's find a home that suits your lifestyle





Can I own property as a foreigner?

Yes, 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, the property is yours in perpetuity. There is no 99-year lease in Los Cabos, Mexico.

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. 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).





FAQ's

How are most properties purchased in Baja?

Most buyers purchase property 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 portfolio at lower interest rates as it is the best investment option.

What are the obligations of the buyer?

- The buyer is responsable to pay all closing cost including the 3% acquisition tax to purchase the property. A closing costs estimate can be provided by your Real Estate Advisor upon request.
- Two forms of ID are required. Valid passport or official government ID and/or Driver's License and proof of address.
- Know Your Client (KYC Form) for anti-money laundry laws.
- Substitute Beneficiaries to be named to inherent the property.
- When purchasing property trough a US LLC or Living Trust documents must be apostille.

Offer Process





1 PRESENT AN OFFER PRICE

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 4-8% of the purchase price depending on the price of the property.

2 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, review HOA fees, property expenses and confirm the beneficiary rights of ownership can be transferred to you.

4 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 dispersement instruction to release funds from escrow at closing.

6 CLOSING AND POSSESSION

Sign the property title (Fideicomiso), take possession and get the keys to your new home! Congratulations on your new investment in paradise.

7 POST CLOSING

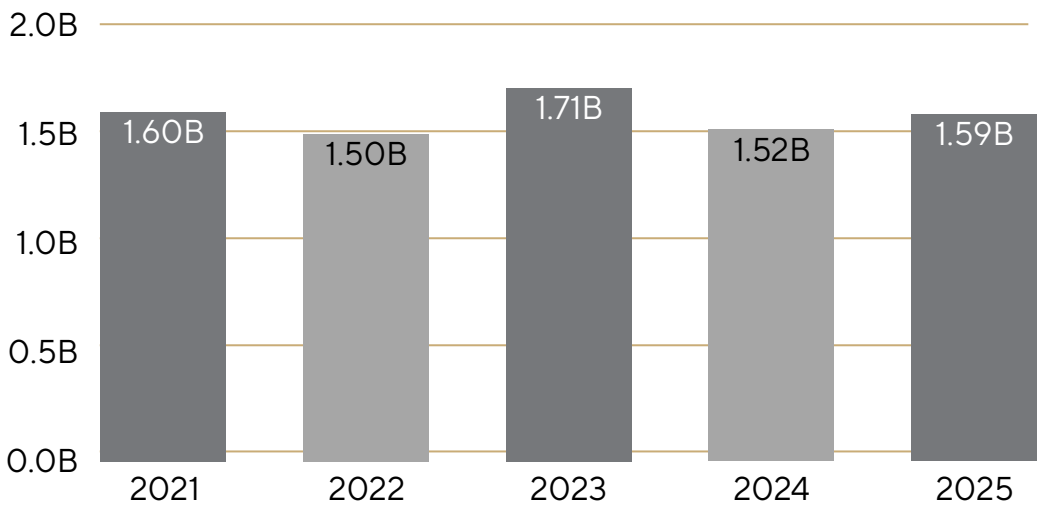
The title process will take 3 to 6 months to be finalized.



Los Cabos Market Report

The real estate market in Los Cabos 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.

TOTAL SALES VOLUME YoY



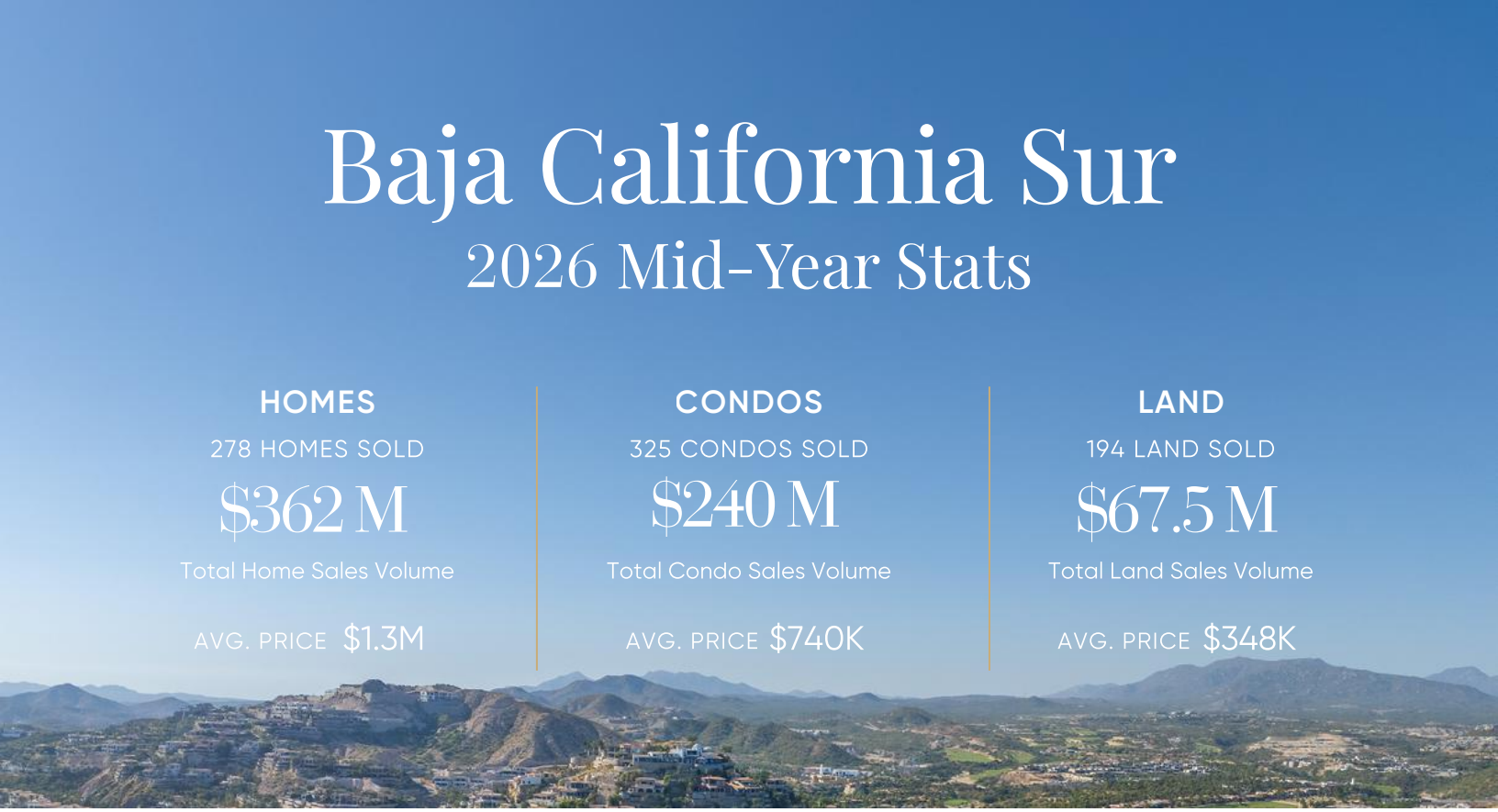
YEAR OVER YEAR TOTAL SALES VOLUME
BAJA CALIFORNIA SUR TRANSACTIONS CLOSED

READ FULL BREAKDOWN ON OUR WEBSITE

CHRISTIESREALESTATECABO.COM

Baja California Sur

2026 Mid-Year Stats



HOMES

278 HOMES SOLD

$362 M

Total Home Sales Volume

AVG. PRICE $1.3M

CONDOS

325 CONDOS SOLD

$240 M

Total Condo Sales Volume

AVG. PRICE $740K

LAND

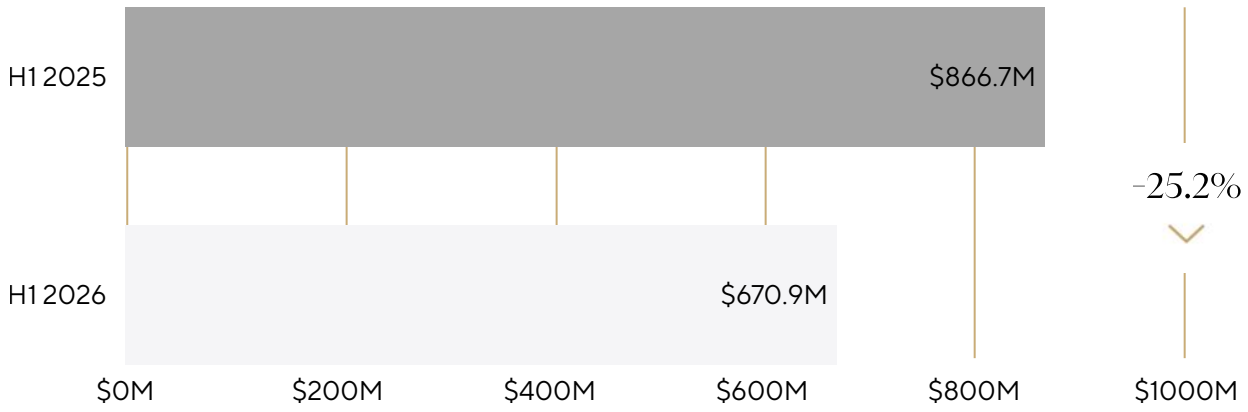
194 LAND SOLD

$67.5 M

Total Land Sales Volume

AVG. PRICE $348K

H1 2025 VS H1 2026



TOTAL SOLD: 798 PROPERTIES | AVG. SALE PRICE: **$842K USD**

The Los Cabos real estate market continues to evolve following several years of exceptional growth. During the first half of 2026, MLS-reported activity moderated compared with the same period in 2025, creating a more balanced environment in which buyers are taking additional time to evaluate properties, compare communities, and assess long-term value.



Average Sale Prices

Houses

AREA	2025	2026	
Cabo Corridor	$1 M	$1,27 M	-18.7%
Cabo San Lucas	$1,3 M	$935 K	-46.8%
San Jose del Cabo	$1.1 M	$1.05 M	-27.4%
San Jose Corridor	$5,8 M	$5,34 M	-19.8%

Condos

AREA	2025	2026	
Cabo Corridor	$506 K	$418 K	-19.9%
Cabo San Lucas	$437 K	$530 K	+14.1%
San Jose del Cabo	$747 K	$579 K	-21.6%
San Jose Corridor	$1.3 M	$2.23 M	+70.2%

Land

AREA	2025	2026	
Cabo Corridor	$655 K	$205 K	-27.2%
Cabo San Lucas	$236 K	$220K	+3.7%
San Jose del Cabo	$604 K	$278 K	-33.1%
San Jose Corridor	$1,7 M	$1.34 M	-29.0%

Seller Financing

Many people will use Creative seller financing which can be a great option and you can purchase the property 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 wiling to carry the balance over 12-36 month period at a competitive interest rate to sell their property.



Long Term Financing

We recommend MoXi Global Mortgage 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.

CALL +1 805 618 2012

Learn More. Contact us to get qualified today!



Is the Escrow process in Cabo similar to the United States and Canada?

In Los Cabos Escrow's only function is to securely hold your funds until the closing of the transaction. The closing attorney will assist in the closing process to ensure a smooth transaction and the notario will sign off on the property to confirm it is free and clear of any encumbrances.

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 dispersement instructions.

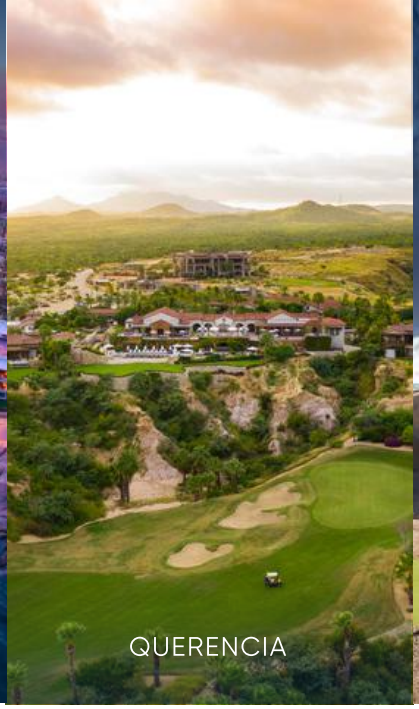
Do you have a preferred escrow service you work with?

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 Allianz, Amour Secure, TLA, and others...

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.









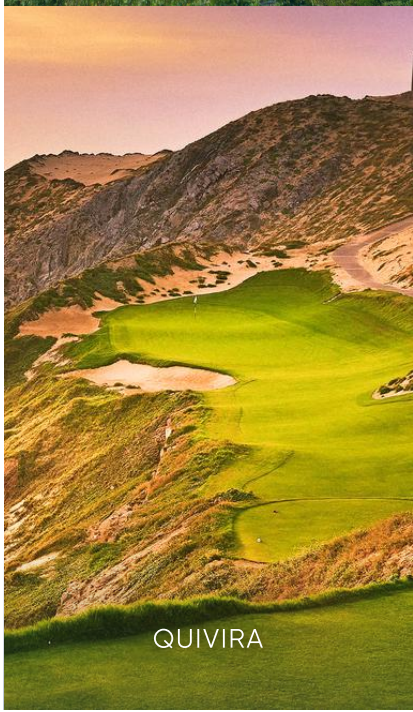
Luxury Golf Communities

The Baja coastline has an abundant amount of Championship Golf Courses designed by Jack Nicklaus, Greg Norman, Tiger Woods, Davis Love III to name a few. Los Cabos has become a premier vacation destination for golfers at all levels to improve there their skill level of the game while enjoying vacation.

With year round sunshine that is consistently beautiful with incredible oceanside landscapes that provide the perfect backdrop for those that love the game of golf, Los Cabos has attracted many of the best golf course designers in the world.

SEARCH PROPERTIES BY GOLF COMMUNITY





Cabo Lifestyle Experiences



Golfing
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
Private Sunrise Yoga

Underwater Tour
Kayaking
Party boats
Jet Skiing
Hang gliding
Art Walk in San José









Recommended Restaurants

CABO SAN LUCAS

Manta at The Cape
El Farallon
Nick-San
Cocina & Cantina
The Office
Edith's
Manta
Casa Martin
Cocina del Mar
Toro
Harry's Steak House
Ilio's

SAN JOSE DEL CABO

Comal at Chileno
Flora Farms
Omakai
Ruba's Bakery
Arbol
Lumbre
Café des Artistes
Los Tamarindos
Agua at Palmilla
Acre
Javier's Cabo Azul
La lupita's





Explore by Community

VIEW OUR INTERACTIVE COMMUNITY MAP

Client Review

"When we chose to sell our home in Pedregal, Cabo San Lucas, there was never a question of who we call upon to help facilitate the process. **Christie's Real Estate** has the finest, thorough, complete team of professionals that will keep you informed every step of the way. In no time at all they found the perfect family to fit our unique property. They never dismissed our personal feelings and made us feel like they were selling our home and not just a house."

- Lorrie Ellerman

★ ★ ★ ★ ★

Come for the Luxury. Stay for the Lifestyle.

Los Cabos offers more than an exceptional vacation destination—it is a place to create lasting memories, enjoy world-class amenities, and own a home in one of Mexico's most desirable coastal markets.

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