



CABO

PROPERTIES

**BUYERS GUIDE**



# Table Of Contents

INTRODUCTION	2
Welcome to Cabo Properties - Your Gateway to Exceptional Living in Los Cabos	2
Why Choose Los Cabos?	3
Why Choose Cabo Properties?	4
Los Cabos Real Estate Market 2025: Growth & Opportunity	5
Step-by-Step Buying Process	7
Key Considerations When Selecting an Agent	12
Specialized Guidance for Different Buyer Types	16
New Developments: Modern Living with Customization	17
Pre-Owned Properties: Established Charm and Immediate Availability	18



# INTRODUCTION

## **Welcome to Cabo Properties - Your Gateway to Exceptional Living in Los Cabos**

Los Cabos, at the southern tip of Mexico's Baja Peninsula, delivers an unmatched combination of stunning landscapes, luxury amenities, and strong investment returns. This premier destination caters perfectly to property investors, lifestyle seekers, and vacationers alike.

Where desert meets sea, Los Cabos presents a captivating fusion of natural splendor, vibrant culture, and contemporary luxury. Our handpicked collection of featured communities highlights the region's diverse character, with each neighborhood offering its own unique appeal and atmosphere.





## Why Choose Los Cabos?

Communities like San José del Cabo offer a blend of traditional charm and modern amenities, while areas like the Tourist Corridor provide luxury living with easy access to both Cabo San Lucas and San José del Cabo. The cost of living is generally lower than in many U.S. and Canadian cities, making it an attractive option for retirees and remote workers.

- Robust Real Estate Market: In Q1 2025, Los Cabos recorded \$559 million USD in sales under contract, a **70% increase** from the previous quarter, marking it as the second-highest quarter in history.
- Quality of Life: Residents enjoy over 300 days of sunshine annually, world-class dining, and a range of outdoor activities, from golfing to deep-sea fishing.
- Growing Tourism Industry: With nearly 3.93 million visitors in 2024, Los Cabos has become a premier destination, ensuring high demand for vacation rentals and **boosting property values**.



## Why Choose Cabo Properties?

At Cabo Properties, we understand that buying or selling a home is more than a transaction; it's a life-changing experience. Our team is passionate about providing personalized services that cater to your unique needs, ensuring a seamless and rewarding journey. From the initial consultation to the final signature, we stand by you, offering guidance, expertise, and unwavering support every step of the way.

- Unparalleled Expertise: With **over 20 years** in the Los Cabos real estate market, our knowledge and experience are unmatched.
- Extensive Network: Our deep-rooted connections with developers, vendors, and industry insiders give you access to **exclusive** listings and insights.
- Client-Centric Service: Your satisfaction is our priority. We tailor our services to meet your specific goals, ensuring a personalized experience.





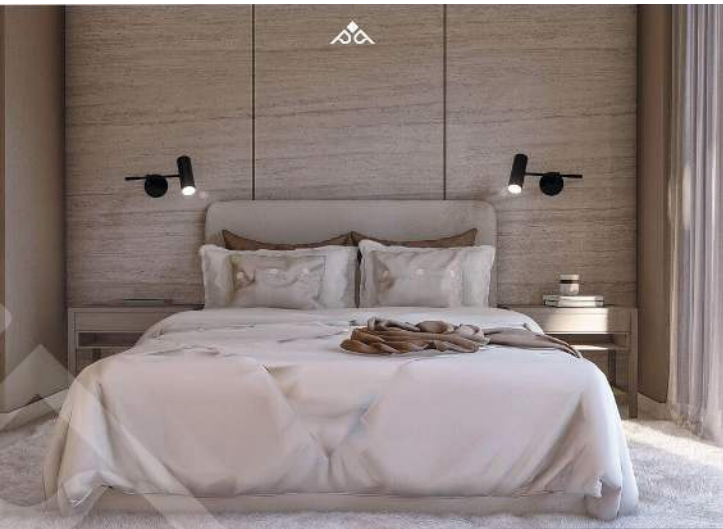
## Los Cabos Real Estate Market 2025: Growth & Opportunity

Understanding the Los Cabos real estate market reveals a dynamic landscape marked by robust growth, evolving buyer preferences, and expanding investment opportunities.

Los Cabos real estate continues its impressive trajectory in 2025, with record-breaking sales volumes and strong performance in the luxury segment. The market attracts primarily American and Canadian investors seeking both lifestyle benefits and investment returns. While showing signs of healthy maturation with slightly longer selling periods, Los Cabos remains a premier destination for discerning buyers looking to combine luxury living with solid property investment in a breathtaking setting where desert meets sea.

Total Sales Volume Growth • Q1 2025: \$329,715,148 USD • Q1 2024: \$258,715,205 USD

**Growth: +27.4% year-over-year**



- **Record Tourism Numbers:** Los Cabos welcomed 3.86 million air travelers in 2023, a record high, with expectations for continued growth.
- **High Hotel Occupancy Rates:** Hotel occupancy rates have climbed to 76% in 2024, up from 70% in previous years, despite rising average daily room rates.
- **Shift to Vacation Rentals:** With hotel prices increasing, many visitors are turning to vacation rentals, creating a substantial market for rental properties.
- **Buyer demand remains strong,** particularly among foreign investors from the U.S. and Canada, who are drawn to Los Cabos for its year-round sunshine, world-class amenities, and favorable investment climate. The region's appeal is further enhanced by its diverse property offerings, ranging from beachfront villas and golf course homes to luxury condos and custom-built estates.





# Step-by-Step Buying Process

## Step I: Secure Financing

Embarking on the journey to own property in Los Cabos begins with a clear understanding of your financing options. Unlike in the U.S. or Canada, Mexico's real estate financing landscape presents unique opportunities and considerations for foreign buyers.

### **Budget Planning:**

- **Assess Your Financial Position:** Determine your available funds, considering currency exchange rates and potential fluctuations.
- **Estimate Additional Costs:** Beyond the property's price, factor in closing costs, taxes, and maintenance fees, which can range from 5% to 10% of the property's value.



### Financing Options for Foreign Buyers:

1. **Cash Purchases:** The majority of real estate transactions in Mexico are cash-based, offering quicker closings and stronger negotiating power.
2. **Developer Financing:** Some developers offer financing plans directly to foreign buyers, typically requiring a 50% down payment with the balance paid over 5-10 years at interest rates starting around 8-9%.
3. **Cross-Border Mortgages:** Specialized lenders, such as Global Mortgage (MoXi) and Yave, provide mortgage solutions tailored for U.S. and Canadian citizens purchasing property in Mexico. These loans often feature:
  - **Loan-to-Value Ratios:** Up to 65% financing based on the property's appraised value.
  - **Fixed Interest Rates:** Rates are typically higher than in the U.S.
  - **Currency Considerations:** Loans may be denominated in U.S. dollars or Mexican pesos, depending on the lender and borrower's preference.



4. Home Equity Loans from Home Country: Utilizing equity from properties owned in your home country can provide funds for purchasing property in Mexico, often with more favorable terms than local financing options.

### **Preferred Lenders:**

Cabo Properties collaborates with reputable financial institutions experienced in assisting foreign buyers, including:

- **Global Mortgage (MoXi):** Specializes in cross-border mortgage solutions for U.S. citizens, offering loans in U.S. dollars with terms up to 25 years.
- **Yave:** Provides mortgage options for non-Mexican residents without requiring Mexican residency or citizenship, with down payments as low as 15%.
- **MEXLend:** Offers a range of mortgage products tailored for foreign nationals, including both U.S. dollar and peso-denominated loans.

### **Documentation and Legal Considerations:**

- **Fideicomiso (Bank Trust):** For properties within the restricted zones (e.g., beachfront areas), foreign buyers must acquire property through a fideicomiso, a bank trust that grants all ownership rights.
- **Legal Assistance:** Engaging a local attorney familiar with Mexican real estate law can ensure a smooth transaction and compliance with all legal requirements.





## Step 2: Define Your Property Goals

Before diving into property listings, it's essential to clarify your objectives. Understanding your primary purpose for purchasing real estate in Los Cabos will streamline your search and ensure that your investment aligns with your lifestyle and financial goals.

### Vacation Home Buyer

If you're seeking a personal retreat to escape the hustle and bustle:

- **Location Preferences:** Proximity to beaches, restaurants, and entertainment.
- **Property Type:** Condos or villas with resort-style amenities.
- **Usage Frequency:** Consider how often you'll visit and the potential for rental income during unused periods.

### Investment Property Buyer

For those aiming to generate income or capitalize on property appreciation:

- **Rental Potential:** Properties in high-demand areas with strong occupancy rates.
- **ROI Considerations:** Evaluate historical rental income and future appreciation prospects.
- **Management:** Decide between self-management or hiring a local property management company.

## Permanent Residence

If you're planning to make Los Cabos your full-time residence:

- **Community Amenities:** Access to healthcare, and daily necessities.
- **Long-Term Amenities:** Consider properties with features that support year-round living, such as ample storage, garages, and energy-efficient systems.
- **Legal Considerations:** Understand the process of obtaining residency and the implications for property ownership.

By clearly defining your property goals, you can streamline the search process and make informed decisions that align with your lifestyle and investment aspirations. If you need assistance in identifying properties that match your specific goals, Cabo Properties is here to help.

Property Type	Usage	Features
<input type="checkbox"/> Condo	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Number of Bedrooms
<input type="checkbox"/> Villa	<input type="checkbox"/> Vacation Home	<input type="checkbox"/> Number of Bathrooms
<input type="checkbox"/> Townhome	<input type="checkbox"/> Rental Income	<input type="checkbox"/> Amenities
<input type="checkbox"/> Estate	<input type="checkbox"/> Investment	<input type="checkbox"/> Views
		<input type="checkbox"/> Location



## Step 3: Choose the Right Real Estate Agent

Selecting a knowledgeable and trustworthy real estate agent is crucial when navigating the Los Cabos property market. An experienced agent will not only guide you through the buying process but also provide valuable insights into local market trends, legal requirements, and investment opportunities..

### Key Considerations When Selecting an Agent

- **Local Expertise:** Ensure the agent has in-depth knowledge of Los Cabos neighborhoods, property values, and market dynamics.
- **Experience with Foreign Buyers:** Choose an agent familiar with assisting international clients, as they can adeptly navigate cross-border transactions and explain processes like the fideicomiso (bank trust) system.
- **Communication Skills:** Opt for an agent who communicates clearly and promptly, keeping you informed at every stage of the buying process.

At Cabo Properties, our team of seasoned professionals is dedicated to providing personalized service tailored to your unique needs. We pride ourselves on our deep-rooted connections in the Los Cabos community, ensuring access to exclusive listings and off-market opportunities. Our agents are well-versed in the intricacies of Mexican real estate law and are committed to





## Step 4: Personalized Property Search with Cabo Properties

With your financing secured and property goals defined, it's time to embark on a personalized property search. Cabo Properties offers a curated approach, leveraging our extensive network and local expertise to identify properties that align with your preferences and investment objectives.

### Tailored Property Matching

- **Community Insights:** Explore diverse neighborhoods, from the vibrant Cabo San Lucas to the serene East Cape, each offering unique lifestyles and amenities.
- **Property Types:** Whether you're interested in beachfront villas, golf course homes, or luxury condos, we'll present options that match your criteria.
- **Virtual Tours:** For remote buyers, we provide comprehensive virtual tours, ensuring you can explore properties from the comfort of your home.





## Step 5: Making an Offer

Once you've identified a property that resonates with your goals, the next step is to make a formal offer. This involves:

- Offer to Purchase: Drafting a detailed proposal outlining the terms and conditions of the purchase.
- Negotiation: Engaging in discussions with the seller to reach a mutually agreeable price and terms.
- Escrow Setup: Establishing an escrow account to securely hold funds during the transaction process.



## Step 6: Closing Process

The closing process in Mexico involves several critical steps to ensure a secure and legal transfer of property ownership:

- **Due Diligence:** Conducting thorough checks on the property's legal status, including title verification and ensuring there are no liens or encumbrances.
- **Fideicomiso Setup:** For properties within the Restricted Zone, establishing a bank trust (fideicomiso) is required for foreign buyers.
- **Notary Public Involvement:** A Mexican Notario Público oversees the transaction, ensuring all legal requirements are met and the deed is properly recorded.
- **Final Payment and Title Transfer:** Upon completion of all legal formalities, the final payment is made, and the title is officially transferred to the buyer.





## Specialized Guidance for Different Buyer Types

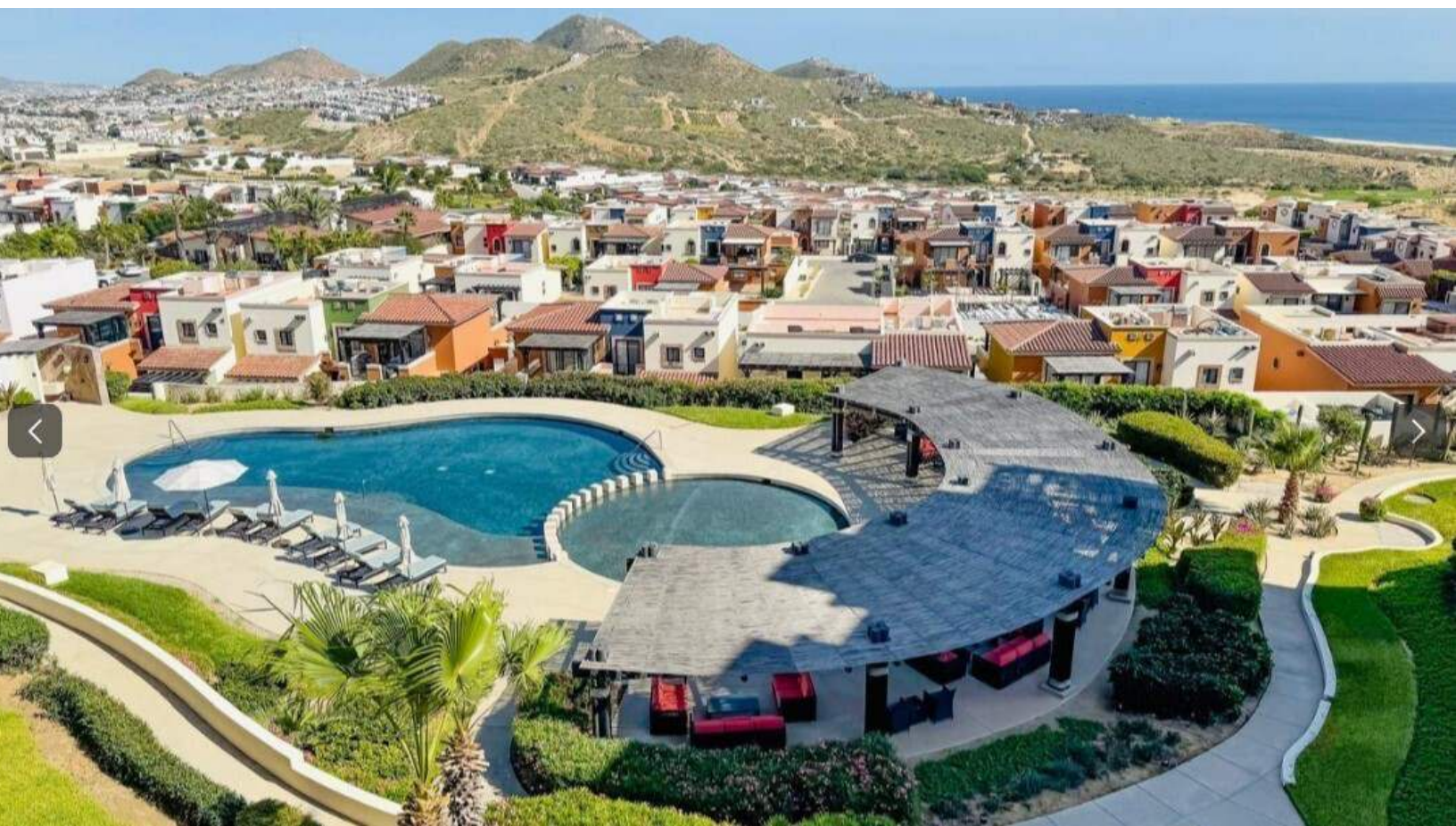
When considering real estate in Los Cabos, buyers often choose between new developments and pre-owned properties. Each option offers distinct advantages and considerations, and Cabo Properties is dedicated to guiding you through the nuances of both to ensure a seamless purchasing experience.



## New Developments: Modern Living with Customization

Opting for a new development allows buyers to enjoy contemporary designs, modern amenities, and the opportunity to personalize finishes. Pre-construction purchases often come at competitive prices, providing value in a growing market. However, it's essential to understand that some new builds may be delivered in a "Mexican box" state, lacking appliances, closets, or certain fixtures, requiring additional investment to complete the home to your standards. Cabo Properties assists clients by:

- Evaluating Developers: Assessing the reputation and reliability of developers to mitigate risks.
- Understanding Contracts: Clarifying terms related to deposits, construction timelines, and delivery conditions.
- Customization Guidance: Advising on customization options and potential additional costs.



## Pre-Owned Properties: Established Charm and Immediate Availability

Pre-owned homes often reside in well-established neighborhoods with mature landscaping and a sense of community. These properties are typically move-in ready, allowing for immediate occupancy or rental opportunities. While they may come with unique architectural features and character, it's important to consider potential renovation needs and the property's maintenance history. Cabo Properties supports buyers by:

- Conducting Thorough Inspections: Ensuring the property's condition meets your expectations.
- Assessing Value: Comparing market trends to determine fair pricing.
- Negotiating Terms: Facilitating discussions to achieve favorable purchase agreements.

Whether you're drawn to the allure of customizing a new build or the charm of an existing home, Cabo Properties offers comprehensive expertise to navigate your real estate journey in Los Cabos.







# CABO

# PROPERTIES

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