



SELLING IN LOS CABOS & BAJA CALIFORNIA SUR

The Listing Guide to **Selling Your Home**

How property actually sells in Baja California Sur: what sets your price, what the marketing has to do, what you will pay in tax, and the paperwork that decides how much of the sale you keep.

LOS CABOS · BAJA CALIFORNIA SUR · MÉXICO

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START HERE

Selling here is not **selling at home**

There is no mandatory listing system in Baja California Sur. Your buyer is almost certainly in another country. And the tax you pay depends on paperwork you may have collected years ago, or never collected at all.

Those three facts shape everything in this guide. Because participation in the MLS is voluntary, the same home can be marketed by four agents at four different prices with nobody accountable for how it is presented. Because the buyer is in California, Texas or Alberta, the marketing has to travel. And because Mexican capital gains tax allows deductions only for expenses invoiced with valid **facturas**, sellers routinely discover at closing that a renovation they paid for does not reduce their tax at all.

None of this is a reason not to sell. It is a reason to start three weeks earlier than you think you need to.

The single most expensive mistake

Pricing from asking prices instead of closed sales. Asking prices tell you what other owners hope for. Closed sales tell you what buyers paid. In a seasonal market, a property priced ten percent above its comparables will sit through an entire season and then sell below where it should have started.

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	Including the ones about getting money out	

Start the document review the week you decide to sell

Not the week you go under contract. Title, property tax, HOA standing, permits and facturas all take time to assemble, and every one of them can delay a closing or cost you money if it surfaces late.



We would rather tell you your price is wrong in week one than watch the listing go stale for six months.

HOW WE WORK

01

Before **You List**

What you do in the three weeks before the listing goes live matters more than anything that happens after.

01 Assembling your documents

02 Preparing the property

03 Deciding on an exclusive

SECTION 01

Assemble these **before anything else**

Every item on this list can delay your closing or increase your tax bill if it appears late. Most sellers have about half of them.

- ☐ **Your escritura** and the fideicomiso document, if you hold title through a trust.
- ☐ **Property tax (predial) receipts**, current and paid.
- ☐ **Utility accounts**, current, with no balance outstanding.
- ☐ **HOA statement** showing you are in good standing, plus the current dues schedule.
- ☐ **Construction and remodel permits** for anything built or changed.
- ☐ **Facturas** for every improvement you want to deduct from capital gains.
- ☐ **Your CURP and RFC**, or your residency documents if you have them.
- ☐ **Any existing appraisal** or prior closing statement from when you purchased.

Facturas are the one that hurts

A factura is an official Mexican tax invoice, issued by a registered contractor with your RFC on it. A receipt, a bank transfer or a contractor's handwritten note is not a factura and generally cannot be deducted. Sellers who spent heavily on a renovation and paid in cash routinely find that none of it reduces their gain.

If you are still renovating, stop and read that box again

Every peso you spend from today forward can be invoiced properly. It costs you nothing to ask for a factura, and it can be worth a great deal at closing.

Preparing the property itself

Baja is hard on buildings. Salt air, sun and summer humidity age finishes faster than most owners expect, and a buyer flying in for two days notices everything.

WHAT BUYERS NOTICE FIRST

WHY IT MATTERS

Sun-damaged exterior finishes

Reads as deferred maintenance even when the structure is sound.

Pool condition and equipment age

A pool that looks tired suggests systems that were not serviced.

Air conditioning units

Buyers ask their age, and a straight answer builds trust for everything else.

Water pressure and heaters

Tested in every inspection. Fix before, not during negotiation.

Outdated light fixtures and hardware

The cheapest visible upgrade available to you.

Landscaping at the entry

Sets expectation for everything behind the door.

Do not over-renovate to sell

A full kitchen remodel rarely returns its cost at this price point unless the kitchen is genuinely dated. Paint, lighting, deep cleaning, pool service and landscaping return far more per peso spent. Ask us before you commit to anything structural.

02

Setting **the Price**

The number you choose in week one determines whether you sell in one season or three.

- 01 Closed comparables, not asking prices
- 02 Seasonality
- 03 What to do if it is not selling

SECTION 02

How we **set your price**

We price from closed sales in your community over the last six to twelve months, adjusted for the differences that actually move value here.

01

Pull closed comparables from MLS BCS

Sales that actually closed, in your community, in the last six to twelve months. We show you every comparable we used, including the ones that hurt.

02

Adjust for what matters in this market

Ocean view versus ocean front. Elevation. Distance to a swimmable beach. Whether the unit conveys furnished. Golf membership, if it transfers. Rental permission.

03

Account for seasonality

Buyer traffic in Los Cabos is concentrated in a season. Listing into the wrong part of the calendar can cost you months of exposure at full strength.

04

Check the competing inventory

Not just what sold, but what a buyer will see next to your property this week. You are priced against the live set, not the historical one.

05

Set a price with a defined review point

We agree in advance what we do if the property has not drawn an offer by a set date. That conversation is much easier before the listing goes live than after.

What we will tell you

If your expectation is above what the comparables support, we will say so with the data in front of us. You may list anyway, and sometimes that is the right call. But you will not hear it from us for the first time three months in.

03

How We **Market It**

Your buyer is not in Los Cabos. Everything in this section exists to reach them where they are.

01 Photography and presentation

02 MLS BCS and the portals

03 The global referral network

SECTION 03

The marketing **program**

Every REMexico listing gets the same program regardless of price. A \$400,000 condo and a \$4,000,000 estate get the same photographer and the same distribution.

WHAT WE DO

WHY

Professional photography

The first three images decide whether your listing is opened at all. This is not a place to economise.

Video and virtual tour

Most buyers see your property on a screen weeks before they see it in person, if they ever do.

Drone where it adds something

For properties where the setting, the lot or the proximity to water is the story.

MLS BCS distribution

Reaches the cooperating brokers who represent buyers already in the market here.

Portal syndication

Where international buyers start their search, long before they contact an agent.

Targeted online advertising

Aimed at the specific buyer profile for your property and where they live.

Local print

Still reaches a real audience of resident and repeat buyers in Los Cabos.

Our own site and database

Including buyers already registered with us looking for exactly your property.

Ask any agent to show you their last three listings

Not a brochure about their services. The actual photographs, the actual descriptions, the actual video. That is what your property will look like. It takes five minutes and it is the most useful thing you can do before signing anything.

Reaching a buyer who is somewhere else

REmexico is a member of **Leading Real Estate Companies of the World** and its luxury division, **Luxury Portfolio International**. That is a referral network of independent brokerages across more than 70 countries, not a franchise.

For you it means your listing is presented directly to agents in the markets your buyer actually lives in, rather than waiting for that buyer to stumble onto it. A home in Los Cabos sells to someone in California, Texas, Washington, Alberta or Mexico City who is usually already working with an agent they trust. This is how we reach that agent.

70+

COUNTRIES IN THE REFERRAL NETWORK

\$450 M+

REMEXICO CLOSED SALES SINCE INCEPTION

3

OFFICES: CABO SAN LUCAS, SAN JOSÉ DEL CABO, LORETO

What we will ask from you

- ☐ **Access.** Showings happen on the buyer's travel schedule, which is rarely convenient.
- ☐ **A decision on furniture** before we photograph, so the listing is accurate from day one.
- ☐ **Honesty about defects.** Everything surfaces in inspection. Disclosed is negotiable; discovered is expensive.
- ☐ **A realistic review date** , agreed before the listing goes live.
- ☐ **Your documents** , from the checklist in section 01.

04

Offers and **Negotiation**

The highest number is not always the best offer, and in a cross-border transaction it often is not.

- 01 Reading an offer
- 02 Counter-offer strategy
- 03 When inspection findings arrive

SECTION 04

Reading an offer **beyond the number**

WHAT TO LOOK AT

WHY IT CAN MATTER MORE THAN PRICE

Proof of funds

A cash buyer with verified funds is worth a meaningful discount against a financed offer that may not close.

Financing contingency

Majority of deals are cash. If the offer is contingent on securing financing, be aware that this can extend the standard closing process time.

Due diligence period

A long window is a long option on your property. Every week it sits, your leverage decreases.

Closing date

Tied to the buyer's trust permit, which is outside everyone's control. A realistic timeline is 90 days from acceptance of offer.

Earnest Deposit & Escrow Company

The earnest amount and what Escrow Company they are requesting to use matters.

Representation

Buyers have the choice of their closing attorney, sellers do too. It is important to use licensed attorneys located in BCS who specialize in real estate closings.

A lower price that closes beats a higher price that does not

In a market where transactions take 90 days and depend on a government permit, certainty has real monetary value. We will model both offers for you against the risk, not just the headline.

05

Tax, Costs **and** Facturas

What you pay to sell, what you can deduct, and why the paperwork matters more than the rate.

- 01 Seller closing costs
- 02 Capital gains (ISR)
- 03 Exemptions and deductions

SECTION 05

What it costs **to sell**

COST

WHO PAYS · NOTES

Capital gains tax (ISR)	Seller. Calculated and withheld by the notario at closing, on the gain rather than the sale price.
Real estate commission	Seller. Agreed in writing in your listing agreement before the property goes live.
IVA on the commission	Seller. Applied on top of the commission, not included in it.
Trust cancellation or assignment	Seller, where applicable. Depends on whether the buyer takes over your trust or establishes a new one.
Certificates and releases	Seller. No-lien certificate, tax clearance, HOA release.
Appraisal	Usually the buyer, but confirm per transaction.

The notario withholds your tax before you are paid

You do not receive the gross sale price and settle up later. The notario calculates ISR, withholds it and remits it to the tax authority as part of closing. Whatever deductions you cannot document are simply not applied.

Exemptions that may apply

Mexican law provides a capital gains exemption on the sale of a primary residence, subject to conditions. Whether you qualify depends on your residency status, whether the property was genuinely your home, how long you held it, and whether you have used the exemption recently.

This is a question for a Mexican accountant looking at your specific situation, not for a guide and not for your agent. Ask before you list, because some of the conditions take time to satisfy and none of them can be fixed retroactively.

What reduces your taxable gain

Your gain is the sale price minus your documented cost basis. What counts toward that basis is narrower than most sellers assume.

GENERALLY DEDUCTIBLE

GENERALLY NOT

The purchase price on your recorded escritura

A purchase price agreed verbally or paid partly outside the deed

Closing costs you paid when you bought, with receipts

Costs you paid but cannot document

Improvements invoiced with a valid factura

Improvements paid in cash without a factura

Commissions paid, invoiced

Routine maintenance and repairs

Notario and appraisal fees, invoiced

Furniture, decoration and landscaping in most cases

Why this section exists

We have watched sellers discover at the notary's office that a renovation they were proud of does nothing for their tax position, because the contractor was paid in cash and never issued a factura. It is the most common and most avoidable loss in selling property in Mexico.



Ask for the factura at the time of the work. Three years later, the contractor may not exist and the invoice cannot be issued retroactively.

THE MOST USEFUL SENTENCE IN THIS GUIDE

06

Closing **the Sale**

Ninety days, one government permit, and a short list of things that can delay it.

01 The closing sequence

02 What can delay you

03 Getting your funds

SECTION 06

From accepted offer **to funds**

01 **Accepted offer and promissory agreement**

The contrato de promesa binds both sides to the agreed terms. Everything you conceded verbally needs to appear here or it does not exist.

02 **Buyer deposits into escrow**

Into a third-party escrow account, not to you and not to an agent. This protects you as much as the buyer: it demonstrates the funds are real.

03 **Buyer due diligence and inspection**

Expect findings. Disclosed items are negotiated calmly; discovered items become leverage. This is why disclosure is in your interest.

04 **Buyer's trust permit**

If your buyer is foreign, the notario applies for their fideicomiso permit. This is usually the longest single wait and it is outside everyone's control.

05 **Certificates and clearances**

No-lien certificate, property tax clearance, HOA release, utility clearances. Any arrears must be settled before the deed can be signed.

06 **Signing and tax withholding**

You sign the escritura, or a power of attorney does. The notario withholds ISR and remits it.

07 **Funds released and deed recorded**

Escrow releases to you on transfer. The deed is recorded in the Public Registry.

SECTION 07

Questions **sellers ask**

Q. How long does it take to sell in Los Cabos?

Time on market varies widely by community, product type and price band. Once you are under contract, the standard is **90 days** to closing.

Q. Can I sell from abroad?

Yes. A power of attorney granted before a Mexican consulate or a notario lets the closing proceed without you. We handle showings, documentation and coordination here.

Q. Do I have to pay capital gains tax?

Yes, the seller is responsible to pay capital gains (if any). This is calculated with the notario. Prior to listing the property, our agents present sellers with an Estimated Capital Gains Tax Calculation provided by one of our preferred attorneys, so they can know ahead of time.

Q. Can I get the proceeds out of Mexico?

Yes. Escrow can wire the funds to your preferred account.

Q. Should I sell furnished?

Often yes in this market, particularly for rental-oriented properties where a buyer wants to be operating immediately. Value it explicitly rather than letting it be assumed into the price.

Q. What if the buyer's trust permit is delayed?

It happens and it is nobody's fault. A well-drafted promissory agreement anticipates this with a defined extension rather than leaving both sides to argue about it under pressure.

Q. Why should I sign an exclusive?

Because in a market without a mandatory MLS, an exclusive is what produces one price, one presentation and one party accountable for the result. Four agents marketing your home at four prices signals a seller in disarray.



Let's find out **what your property is worth**

We will run the closed comparables for your community, show you every one we used, and give you a realistic price and timeline. No obligation, and no pressure to list if the numbers do not work for you this year.

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