

PART I

Blood, Land & Revolution: The Untold Story Behind Mexico's Foreign Property Laws

How a pastry chef, a million dead revolutionaries, and Hollywood elites accidentally created the world's most misunderstood real estate system

Imagine sipping a margarita on your beachfront terrace in Los Cabos, watching the sunset paint the Sea of Cortez in brilliant oranges and purples. Life is good. Your property is worth millions. But here's what'll blow your mind...

The reason you can legally own that slice of paradise has absolutely nothing to do with modern real estate law. It has everything to do with a French pastry chef who got his bakery trashed in 1838, a revolution that killed over a million people, and one of the most brilliant legal workarounds in history.

Buckle up, because this story is about to get wild...

When Foreigners Owned Everything (And Mexicans Owned Nothing)

Let's rewind to 1517. Hernán Cortés and his conquistadors didn't just "discover" Mexico – they stole it. And I mean everything. Land, gold, people, the works.

For the next 300 years, Mexican soil belonged to Spanish overlords while indigenous people became strangers in their own homeland. Think that sounds dramatic? It gets worse.

Even after Mexico kicked out the Spanish in 1822 and declared independence, the land stayed in foreign hands.

Enter Porfirio Díaz, Mexico's president for 30 years (1876-1911). This guy was so obsessed with foreign investment that Mexicans started joking he was literally selling their country piece by piece to international buyers. American railroad barons owned vast stretches of northern Mexico. European investors controlled the mines. The Catholic Church hoarded massive estates.

Meanwhile, 95% of rural Mexicans owned exactly zero land.

You know that feeling when you're priced out of your own neighborhood? Imagine that, but for an entire country. For 400 years.

The pressure was building. And when it finally exploded...

The Pastry War That Sparked a Revolution

Before we get to the million-death revolution, let me tell you about the most ridiculous international incident in history. Because this little story explains everything about why Mexico got so paranoid about foreign property rights.

The year was 1838, Mexico City. A French pastry chef named Remontel owned a bakery. During some local political chaos, Mexican soldiers trashed his shop. Remontel wanted compensation. Mexico said "tough luck."

So what does France do?

They send warships.

I'm not kidding. The French Navy blockaded Mexican ports and bombarded Veracruz until Mexico agreed to pay for the damn pastries. They called it "La Guerra de los Pasteles" – The Pastry War.

A pastry chef got his home government to use military force against a sovereign nation over property damage.

This wasn't isolated. Throughout the 1800s, European powers and the United States repeatedly used gunboat diplomacy to protect their citizens' property claims in Latin America. Got a business dispute? Call in the navy!

Mexican leaders watched this pattern and thought: "Never again."

They were about to write that promise in blood.

"Tierra y Libertad!" – The Revolution That Shook the World

By 1910, the powder keg finally exploded.

Emiliano Zapata, a peasant leader from the south, rallied his followers with a simple battle cry: "¡Tierra y Libertad!" – Land and Liberty! His army wasn't fighting for abstract political ideals. They wanted their ancestral lands back.

And they were willing to die for it.

What followed was 10 years of the bloodiest civil war in the Western Hemisphere. Over one million people died – roughly 1 out of every 15 Mexicans. Entire villages were wiped out. Families destroyed. The country was literally torn apart.

But here's the thing that'll give you chills: They kept fighting. For a decade. Because the land meant everything.

Visualize Zapata's peasant armies, many barefoot and armed with machetes, facing down federal troops equipped with modern weapons. They fought because they believed – no, they knew – that Mexico belonged to Mexicans.

When the smoke finally cleared in 1920, the survivors faced a choice: How do you make sure this never happens again?

Their answer became Article 27 of the new Constitution. And it was radical.

The Constitutional Bombshell That Rewrote Property Law Forever

February 5, 1917. The Constitutional Convention in Querétaro was about to drop the most revolutionary property law in modern history.

Article 27 completely redefined land ownership:

"Ownership of the lands and waters within the boundaries of the national territory is vested originally in the Nation."

Read that again. The Nation owns everything. Private property became simply the government allowing you to use land. And they could take it back anytime they wanted for the "public good."

But wait, it gets better (or worse, depending on your perspective).

The same article created the "Restricted Zone" – a band of territory where foreigners were absolutely prohibited from owning land:

- 100 kilometers (62 miles) from any international border
- 50 kilometers (31 miles) from any coastline

Look at a map of Mexico. You know what's in those zones? Every single beach resort you've ever heard of. Cancún, Puerto Vallarta, Playa del Carmen, and yes – Los Cabos.

The message was crystal clear: "We fought and died to get this land back from foreigners. We're not giving it away again."

And just to make sure no foreign government could pull another "Pastry War," they included the Calvo Clause. Any foreigner who wanted to do business in Mexico had to agree to settle all disputes in Mexican courts and never ask their home government for help.

No more gunboat diplomacy. Ever.

The Unintended Economic Consequences

The revolutionaries got what they wanted. By 1988, the government had created over 28,000 ejidos – cooperative farms where peasants could work the land collectively.

Mission accomplished, right?

Well... not exactly.

See, the ejido system had a tiny problem: It was economic suicide.

The land belonged to the federal government. Ejido members could use it, but they couldn't sell it, mortgage it, or lease it to outsiders. Want to expand your farm? Too bad – no bank will lend money against land they can't foreclose on. Want to partner with someone who has capital? Nope – outsiders can't own ejido land.

Imagine being given a Ferrari with no engine.

By the 1970s, Mexico was facing a brutal reality: They had the most beautiful coastlines in North America, but they were broke. Tourism was exploding worldwide, but Mexico couldn't attract the foreign investment needed to build world-class resorts.

The reason was simple: Every single prime beach was in the Restricted Zone.

The government faced an impossible choice: Abandon the constitutional principles that a million people died for, or watch other countries get rich off tourism while Mexico stayed poor.

And then someone had a brilliant idea...

The Billion-Dollar Brainstorm That Saved Mexico's Economy

The scene: 1970, Mexico City. President Luis Echeverría is staring at a massive problem.

His country just went through a debt crisis. The economy is tanking. But he's got something every tourist-hungry American and European dreams about: 3,000 miles of pristine coastline.

There's just one tiny problem: The Constitution says foreigners can't own it.

Echeverría's team starts thinking outside the box. What if they could let foreigners control beachfront property without technically owning it?

Enter the masterminds: A group of forward-thinking notaries and businessmen who saw the massive potential of Mexico's coasts. They'd been studying an obscure 1926 law about bank trusts – something called a "fideicomiso."

The idea was elegant in its simplicity:

- 1. A Mexican bank holds legal title to the property
- 2. The foreign buyer becomes the "beneficiary" of a trust
- 3. The beneficiary gets all the rights of ownership they can live there, rent it, sell it, even pass it to their heirs
- 4. But on paper, a Mexican institution owns it

Constitutional crisis solved. Foreign investment unlocked. Revolutionary principles preserved.

In 1973, this became official law as part of the new Foreign Investment Act.

But here's where the story gets really interesting...

The Los Cabos Experiment: From Fishing Village to Paradise

While Mexico City lawyers were crafting legal frameworks, something magical was already happening at the tip of Baja California.

Los Cabos in 1970 was basically nowhere. A dusty fishing village where the desert meets the sea. No roads, no airport, no hotels. Just a few hundred locals making a living from the ocean.

But Hollywood had discovered it.

In 1956, Abelardo "Rod" Rodriguez Jr., son of a former Mexican president, and his wife Lucille Bremer—a former actress and singer who shared the screen with Fred Astaire—built the Hotel Palmilla, an ultra-exclusive resort accessible only by private plane or yacht. Bing Crosby flew in regularly. Lucille Ball was a frequent guest. John Wayne loved the fishing. The hotel would eventually become the iconic and exclusive One&Only Palmilla.

These weren't your typical tourists. These were rich tourists. The kind who didn't care about legal technicalities – they just wanted paradise, and they were willing to pay for it.

The Mexican government was watching. And learning.

In 1967, they fed data into a computer (this was cutting-edge stuff back then) to identify the best locations for tourism development. The computer spit out three names: Cancún, Ixtapa, and Los Cabos.

The government created FONATUR – the National Fund for Tourism Development – with a simple mission: Turn these remote locations into world-class destinations.

But first, they needed infrastructure.

Building the Foundation for Foreign Investment

Here's where the story gets really wild.

The Mexican government basically said: "We're going to build roads and airports to the middle of nowhere, and then we're going to invite the world to come build hotels."

In 1973, they completed the Transpeninsular Highway – 1,000 miles of road connecting Tijuana to Cabo San Lucas. Suddenly, you could drive to Los Cabos instead of flying or sailing.

In 1977, they opened Los Cabos International Airport. Now you could fly direct from major U.S. cities to what had been an isolated fishing village just a few years earlier.

The fideicomiso law had just been passed. For the first time in Mexican history, foreigners could legally and securely own property in the coastal zone.

Everything aligned perfectly. The infrastructure was ready. The legal framework was solid. The government's infrastructure investment was just the beginning.

[Today's foreign buyers need to understand the complete financial picture when investing in Los Cabos real estate, including all acquisition costs and ongoing expenses.]

All they needed was someone brave enough to bet big on a desert peninsula at the edge of nowhere.

The Mexican Real Estate Gold Rush Begins

What happened next was like the California Gold Rush, but with margaritas.

International hotel chains that had been eyeing Mexico's coasts for years suddenly had the legal security they needed to invest. Hilton, Westin, Marriott – they all started breaking ground.

But the boom extended far beyond hotels. Wealthy Americans and Canadians, tired of crowded California beaches and expensive Hawaii real estate, discovered they could own oceanfront property in paradise for a fraction of the cost.

The fideicomiso became the foundation of Mexico's tourism economy.

By the 1990s, Los Cabos was transforming from a fishing village into a luxury destination. Property values were skyrocketing. The local economy was booming.

And then came NAFTA.

International Treaty Protection: The NAFTA Seal of Approval

In 1994, the North American Free Trade Agreement went into effect. Suddenly, the fideicomiso gained protection under international law.

NAFTA specifically recognized and protected the fideicomiso system. If the Mexican government ever tried to mess with foreign property rights, they'd be violating a treaty with the United States and Canada.

The system that started as a desperate attempt to attract tourism had become bulletproof.

But here's what most people don't realize: The fideicomiso was never meant to be temporary. The Mexican government designed this bank trust system as a permanent solution to balance constitutional principles with economic necessity.

What Comes Next Will Blow Your Mind

So there you have it – the wild, bloody, brilliant story of how Mexico went from "foreigners can never own our land" to creating a legal system that's more secure than most countries' regular property laws.

But we're only halfway through this story.

Because now comes the really interesting part: How does this actually work? What does it mean to "own" property through a fideicomiso? Is it really as secure as everyone claims? And what about all those horror stories you hear?

Plus, there's the Los Cabos success story – how a fishing village became a billion-dollar resort destination, and what that means for anyone thinking about investing in Mexican real estate today.

And here's the plot twist that'll blow your mind: The fideicomiso system is so well-designed that some legal experts think it provides more security than regular property ownership in many countries.

Want to know how they pulled that off?

Trust me, you won't want to miss what happens next...

PART II

The Fideicomiso Decoded: Your Complete Guide to Secure Mexican Real Estate Ownership

How Mexico created a property system that's actually MORE secure than regular ownership (and why smart investors are flocking to Los Cabos)

Remember that plot twist I promised you? Here's where this story gets absolutely mind-blowing.

That legal workaround Mexico created in the 1970s didn't just solve a constitutional crisis – it accidentally created the most bulletproof foreign property ownership system on the planet. And I'm about to prove it to you.

But first, let me show you what happened when they put this fideicomiso system to the ultimate test...

Los Cabos: The \$15 Billion Success Story

Fast-forward to today. That dusty fishing village where Bing Crosby used to fly in for marlin fishing? It's now a \$15 billion tourism economy.

Los Cabos hosts over 3 million visitors annually. The hotel corridor stretching from Cabo San Lucas to San José del Cabo boasts over 18,000 hotel rooms. Luxury resorts like the Montage, Rosewood, and that same One&Only Palmilla where Hollywood stars once hid away now command \$2,000+ per night.

None of this would exist without the fideicomiso.

Every single major resort, every beachfront villa, every golf course development in Los Cabos exists because foreign investors felt secure enough to pour billions into Mexican real estate. The fideicomiso enabled this transformation.

Major international brands like Four Seasons, Ritz-Carlton, and Grand Velas built hotels and established confidence in the Mexican real estate market. When Marriott invests \$500 million in a Los Cabos resort, they're investing in a legal system that's proven itself for over 50 years.

The results speak for themselves: Los Cabos real estate values have increased by over 400% in the past two decades. Foreign property ownership through fideicomisos has created thousands of jobs, generated billions in tax revenue, and turned Baja California Sur into one of Mexico's most prosperous states.

Now let me show you exactly how this magic works.

The Three-Party Trust: Brilliant in Its Simplicity

Here's where most people get confused about Mexican real estate law. They think the fideicomiso is some sketchy workaround that might disappear tomorrow.

They're dead wrong.

The fideicomiso is a 50-year renewable bank trust that gives foreign buyers every single right of property ownership while keeping Mexico's Constitution happy. The fideicomiso is an established legal framework, not a loophole.

Here's how the three-party system works:

The Settlor (Fideicomitente): This is the current property owner – the person selling to you. They transfer legal title to the bank but retain the right to receive payment.

The Trustee (Fiduciario): A licensed Mexican bank that holds legal title to the property. Think of them as a neutral custodian. They can't sell, mortgage, or do anything with your property without your written permission.

The Beneficiary (Fideicomisario): That's you, the foreign buyer. You get all the ownership rights – live in it, rent it, sell it, renovate it, pass it to your heirs. Everything except the piece of paper that says you own it.

The genius is in what you actually control versus what you technically own. You control everything that matters. The bank owns a piece of paper.

And here's the part that'll blow your mind: Your property is not considered a bank asset. If the bank goes bankrupt, gets sued, or has financial problems, they can't touch your property. It's legally segregated from their business.

Your Step-by-Step Guide to Fideicomiso Property Acquisition

Buying property in Mexico's restricted zone through a fideicomiso follows a standardized legal process that's actually more transparent than real estate transactions in many other countries.

Step 1: Choose Your Trustee Bank

You select from authorized Mexican banks like BBVA Mexico, Banorte, or Santander. Each charges similar fees (\$500-700 annually), so choose based on service and reputation.

Step 2: Submit Your Trust Permit Application

Your real estate attorney files an application with Mexico's Ministry of Foreign Affairs (Secretaría de Relaciones Exteriores). This typically takes 2-4 weeks and costs around \$1,500.

Step 3: Property Due Diligence

While waiting for permit approval, conduct your property inspection, appraisal, and title search. Mexican law requires a certified appraisal and clear title verification.

Step 4: Notario Público Involvement

A Notario Público – a government-certified legal authority (not just a notary) – prepares all closing documents. In Mexico, Notarios have law degrees and act as neutral parties ensuring legal compliance.

Step 5: Trust Establishment and Title Transfer

At closing, the seller transfers title to your chosen bank, the fideicomiso is established with you as beneficiary, and funds are released. The entire transaction is recorded in Mexico's Public Registry of Property.

Step 6: Annual Trust Administration

Pay your annual trustee fee (typically \$500-700) and renew your trust every 50 years. That's it

The whole process typically takes 60-90 days and involves various fees and taxes.

[For a detailed breakdown of every cost involved in Mexican real estate transactions, including notary fees, registration costs, and tax obligations, understanding the complete fee structure is essential for proper budgeting.]

Fideicomiso vs Mexican Corporation: Choosing Your Investment Structure

Foreign investors in Mexico's restricted zone have two legal options for property ownership. Understanding when to use each can save you thousands in taxes and administrative headaches.

For Residential Property: Fideicomiso Wins Every Time

If you're buying a vacation home, retirement property, or personal residence in Los Cabos, the fideicomiso is your best choice. Here's why:

Tax Advantages: Mexican residents can qualify for capital gains tax exemption on their primary residence if they've lived there at least two years. This exemption can save you hundreds of thousands on a profitable sale.

Inheritance Simplicity: Name your beneficiaries directly in the trust deed. When you pass away, they present your death certificate to the bank and inherit the property without Mexican probate court. Total cost: approximately 3% of current property value.

Minimal Administration: Pay an annual fee to your trustee bank and renew every 50 years. No monthly accounting, no shareholder meetings, no corporate tax filings.

For Commercial Property: Consider a Mexican Corporation

If you're buying rental property, hotels, or commercial real estate for business purposes, a Mexican corporation might make sense:

Business Deductions: Corporations can deduct property maintenance, management fees, and depreciation against rental income.

Multiple Properties: One corporation can hold multiple properties, simplifying administration for large portfolios.

Investment Partners: Easier to bring in business partners through share ownership.

The Downside: Mexican corporations require ongoing accounting, annual shareholder meetings, monthly tax filings, and don't qualify for residential tax exemptions. Expect \$2,000-5,000 annually in accounting fees.

[When comparing total ownership costs between fideicomisos and corporations, analyzing all associated expenses helps determine the most cost-effective structure for your situation]

Bottom Line: For 90% of foreign buyers in Los Cabos, the fideicomiso is simpler, cheaper, and more tax-efficient.

Busting the Biggest Fideicomiso Myths

Despite 50+ years of proven success, myths about Mexican real estate ownership persist. Let me destroy the biggest ones with facts.

Myth #1: "The Bank Really Owns My Property"

Reality: The bank is a custodian, not an owner. Mexican banking law specifically prohibits trustee banks from claiming beneficial interest in fideicomiso properties. You retain all ownership rights – the bank just holds a piece of paper.

Think of it like this: If you put money in a safety deposit box, does the bank own your money? Of course not. Same principle applies to fideicomiso real estate.

Myth #2: "The Government Can Steal My Property Without Compensation"

Reality: Mexico's expropriation laws are actually more restrictive than eminent domain laws in the United States. Under NAFTA/USMCA treaties, Mexico must pay fair market value plus interest for any expropriated foreign-owned property.

More importantly, expropriation requires demonstrating "public utility" – usually for infrastructure projects like highways or airports. The government can't just decide they want your beachfront villa.

Myth #3: "Fideicomisos Are Unstable and Might Be Eliminated"

Reality: The fideicomiso system is protected by international treaty (USMCA), generates billions in tax revenue, and employs millions of Mexicans. Eliminating it would crash Mexico's tourism economy overnight.

Plus, any constitutional change requires approval from two-thirds of both houses of Congress AND a majority of state legislatures. The political will simply doesn't exist to kill the golden goose.

Myth #4: "I Can't Get Financing on Fideicomiso Property"

Reality: Multiple Mexican banks offer mortgages on fideicomiso properties to qualified foreign buyers. Interest rates are typically 2-4% higher than U.S. rates, but financing is definitely available.

Some U.S. banks also offer portfolio loans secured by Mexican real estate, though terms vary significantly.

The Calvo Clause: What It Really Means

Every fideicomiso includes what's called the Calvo Clause – and this is where people get nervous. Let me explain what it actually means versus what people fear it means.

What You're Agreeing To: You agree to be treated as a Mexican national regarding your property and to resolve any property disputes in Mexican courts rather than seeking diplomatic protection from your home government.

What This Prevents: Remember that Pastry War I told you about? The Calvo Clause prevents foreign governments from using military or diplomatic pressure to resolve property disputes. You can't call the U.S. Embassy to pressure Mexico over a real estate disagreement.

What This Doesn't Mean: You don't lose your citizenship, you don't lose consular services, and you don't lose legal rights. You just agree to use Mexican courts for Mexican property disputes – which makes perfect sense.

Real-World Impact: In 50+ years of fideicomiso history, the Calvo Clause has never prevented a legitimate property owner from protecting their rights. Mexican courts regularly rule in favor of foreign property owners in legitimate disputes.

Inheritance and Estate Planning: Simpler Than You Think

One of the fideicomiso's biggest advantages is how it handles inheritance. Unlike regular property ownership, which can trigger lengthy probate proceedings, fideicomiso inheritance is streamlined.

The Process:

When the primary beneficiary dies, named substitute beneficiaries present the death certificate to the trustee bank. The bank obtains a new permit from the Ministry of Foreign Relations in the beneficiaries' names and transfers the beneficial rights within the existing trust.

The Costs:

- New permit fee: ~\$1,500
- Property appraisal: ~\$500-1,000
- 1% acquisition tax on current appraised value (lower than the standard 3% ISABI tax paid on regular property purchases)
- Notary and registration fees follow standard rates (approximately 1.5% of property value), similar to regular property transfers
- Total: Approximately 3% of current property value

Tax Implications:

Mexico has no inheritance tax, but your home country might. U.S. citizens inheriting Mexican property may owe U.S. estate taxes depending on the total estate value. Consult a cross-border tax advisor for specific guidance.

Timeline:

The inheritance process typically takes 2-4 months versus 12-18 months for Mexican probate court proceedings. This speed and certainty is why many Mexican nationals use fideicomisos for their own estate planning.

The Future of Foreign Real Estate Investment in Mexico

Despite political noise, the economic fundamentals driving foreign investment in Mexican real estate remain incredibly strong.

Demographic Trends:

- 78 million American baby boomers approaching retirement
- Remote work enabling location independence
- Rising U.S. real estate prices pushing buyers to seek alternatives
- Mexico's growing middle class creating domestic demand

Infrastructure Development:

- New Los Cabos airport terminal doubling capacity
- Improved highway connections throughout Baja California
- Expanded marina and golf facilities in Los Cabos corridor
- High-speed internet enabling digital nomad communities

Legal Stability:

While politicians may change, the economic importance of foreign investment ensures the fideicomiso system's survival. Tourism generates 8.7% of Mexico's GDP and employs 4.2 million people directly. No government can afford to kill that economic engine.

Investment Opportunities:

Los Cabos remains one of the world's fastest-growing luxury resort markets. Beachfront property that sold for \$200 per square foot in 2000 now trades for \$800-1,200 per square foot. Pre-construction condos in premium developments still offer significant upside potential.

Your Next Steps: From Knowledge to Action

Now you know the complete story – from revolutionary battlefields to modern-day investment opportunities. The fideicomiso system that emerged from Mexico's bloody struggle for land sovereignty has become the foundation for one of the world's most successful international real estate markets.

If You're Considering Los Cabos Real Estate:

- 1. **Get Professional Guidance:** Work with experienced Mexican real estate attorneys and buyer's agents who understand fideicomiso law
- 2. Choose Your Trustee Bank Carefully: Research fees, service quality, and reputation
- 3. **Understand Total Costs:** Factor in acquisition taxes, annual fees, and maintenance costs
- 4. **Plan for Inheritance:** Name beneficiaries clearly and understand cross-border tax implications
- 5. **Stay Informed:** Monitor political developments and maintain current legal documentation

The Bottom Line:

The fideicomiso isn't just a legal workaround – it's a sophisticated system that has enabled billions in foreign investment while respecting Mexico's constitutional principles. For over 50 years, it has provided security, transparency, and legal certainty for foreign property owners.

That fishing village where Hollywood stars once escaped has become a global luxury destination worth \$15 billion. The legal system that made it possible continues to offer opportunities for savvy investors who understand both the history and the mechanics.

The revolution that started with "Tierra y Libertad" ultimately created "Tierra y Oportunidad" – Land and Opportunity.

And now you know exactly how to seize it.

Ready to explore Los Cabos real estate opportunities? Armed with this knowledge, you're prepared to make informed decisions in one of North America's most exciting property markets.

About Your Guide: Sebastian De la Peña

If you've made it this far, you're serious about Los Cabos real estate. Good.

I'm Sebastian De la Peña (Sebastian Dee), and I wrote this guide because I know exactly what it feels like to fall in love with a place and wonder "how the hell do I actually make this work?"

Here's my story in 30 seconds: I left my engineering career in Chile to become a diving instructor, traveled the world showing people underwater magic, then landed in Los Cabos to explore the Sea of Cortez. Every day, I worked with people who fell in love with this place and said "I wish I could live here."

That's when it clicked - if I can show them the magic underwater, why not help them figure out how to make Cabo home above water?

So I became a licensed real estate agent. Not because I wanted to sell houses, but because I wanted to help people navigate the crazy process of turning their Cabo dreams into reality.

Now I work with Ronival Real Estate (the #1 brokerage in Los Cabos), and I specialize in helping international buyers figure out Mexico real estate without losing their minds.

What makes me different? I actually understand what you're going through because I went through it myself. I know what it's like to fall in love with a place and want to make it yours.

Ready for the Next Step?

This guide gave you the knowledge. Now you need someone who can execute it with you.

If you're ready to stop researching and start acting, here's what to do next:

- Email me directly with "I read your guide" in the subject line and tell me what you're looking for
- Follow me in social media @sebastiandeehomes on Instagram and Facebook
- ⊕ Visit my blog <u>Blog.SellingCabo.Homes</u> for more resources. I will keep updating the blog regularly.

Don't wait another year wondering "what if." The Los Cabos market moves fast, and the best opportunities go to people who are prepared and ready to act.

I'll see you soon in Cabo.

Sebastian Dee sdelapena@ronival.com
Licensed Los Cabos Real Estate Agent | Ronival Real Estate
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