



PALMS
REAL ESTATE GROUP

YOUR RIVIERA MAYA
BUYER GUIDE



REAL ESTATE OBSESSED

With over 16 years of real estate experience between Canada and the Riviera Maya, I offer a unique cross-border perspective grounded in integrity, expertise, and results. Trained under one of Canada's most ethical real estate boards, I deeply understand the buying, selling, and investing process in both countries — because I've done it myself. After navigating the complexities of my own properties and transactions here in Mexico, I founded Palms Real Estate Group to elevate the client experience with my hand-selected and trusted network or as I call it, "eco-system."

PS. I service clients in English, French, and Spanish.

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WHY THE RIVIERA MAYA?

- Underdog Country + Self Sustainable
- Sunshine All Year Round
- Less "Eyes" On You (Governing Bodies: compared to CAD, USA)
- Massive Federal Infrastructure Projects
- High-Yield Rental Income Potential
- No Airbnb or Short-Term Rental Restrictions
- Low Ongoing Maintenance Costs
- Consistent Annual Appreciation
- Dual Gains: Equity Growth + Passive Cashflow



TULUM VS. PLAYA DEL CARMEN

TULUM

- **Vibe:** Eco-chic, bohemian, spiritual, and wellness-focused.
- VERY successful income producing 4+ bed villas
- **Property Style:** Jungle villas, boutique condos, eco-luxury developments with solar power, cenote access, and minimalist design.
- **Investment Appeal:** Strong short-term rental demand, especially unique, Instagram-worthy stays.
- **Market Trend:** Rapid growth and new airport.

PLAYA DEL CARMEN

- **Vibe:** Lively, walkable, cosmopolitan beach town with established expat and tourist base.
- Oceanview condos available + Beachfront Villas starting at \$3.5M USD
- **Property Style:** Oceanview condos, modern apartment complexes, gated communities.
- **Investment Appeal:** Year-round rental market (short + long-term), proximity to Cancun airport, better infrastructure.
- **Market Trend:** More mature and regulated market with consistent appreciation and solid resale opportunities.

CLOSING COSTS

WORKING WITH A REAL ESTATE ADVISOR IS FREE OF CHARGE TO THE BUYER.

- Closing costs vary from 7-8% which includes:
- Lawyer Diligence
- FIDEICOMISO
- Lawyer Closing - \$1,500 USD
- Notary - 4%
- Additional Government Fees

PROPERTY TAXES: UNDER 1%

FINANCING

Canadian and American buyers can now access Mexican mortgages to finance part of their property—transforming what was once a cash-only market into a more flexible opportunity, thanks to partnerships with top lenders.

- 20-36% down (based on credit score and income)
- 9 years 8 months amortization
- No pre-payment penalty



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ALL ABOUT FIDEICOMISO

A fideicomiso is a Mexican bank trust that allows foreigners to legally own coastal or border property – like beachfront homes in the Riviera Maya.

OVERVIEW

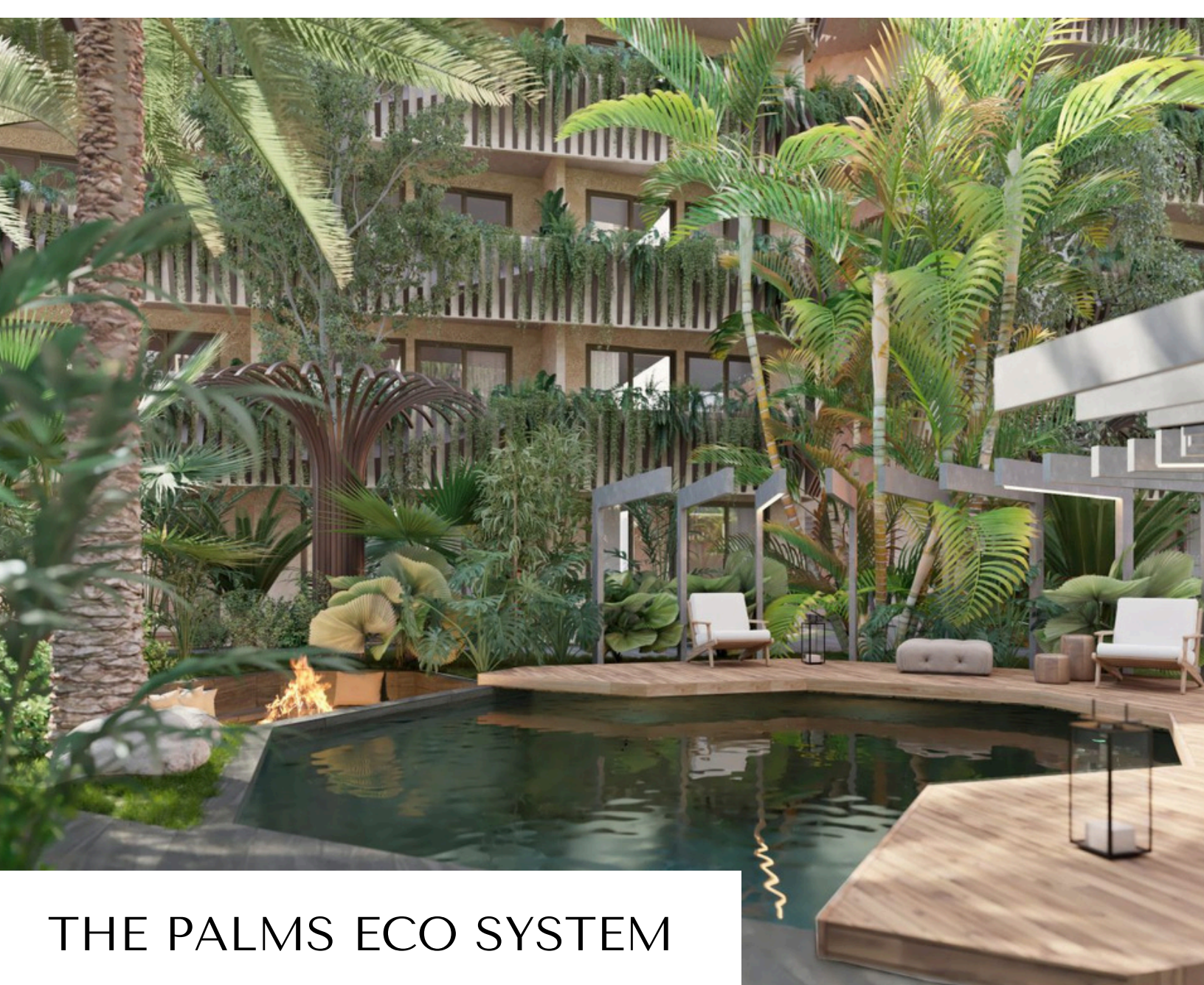
- Set up in your name through a Mexican bank
- You have full ownership rights: live in, rent, remodel, sell, inherit
- Bank holds title on your behalf (required by Mexican law)

COSTS

- Setup: \$1,500–\$2,000 USD (one-time)
- Annual Fee: \$500 (varies by bank)

WHY IT'S IMPORTANT

- Required for foreigners buying within 50 km of the coast
- Fully legal and protected
- Simple, secure, and widely used
- You have a predetermined beneficiary on the FIDEICOMISO



THE PALMS ECO SYSTEM

At PALMS Real Estate Group, we've built one of the most trusted and refined ecosystems in the Riviera Maya. From top-tier bilingual real estate lawyers and notaries, to vetted property managers, interior designers, and rental specialists, every aspect of your investment is handled with precision and care. Whether you're buying, selling, or building your dream vacation home, our team ensures that every detail is covered — seamlessly, legally, and luxuriously. With Palms, you're not just gaining a property — you're stepping into a full-service experience designed to protect your interests and elevate your investment.

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There aren't enough PDF sheets to explain the finer details, and certainly your investment requires more than a few pages of summarized information.

Email me with the best days and times for a zoom and I will adjust my schedule to make it happen.

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