

YOUR MEXICO RETIREMENT

THE SMART BUYER'S GUIDE

THE EJIDO: WHY YOU MUST STAY AWAY

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About This Free Sample

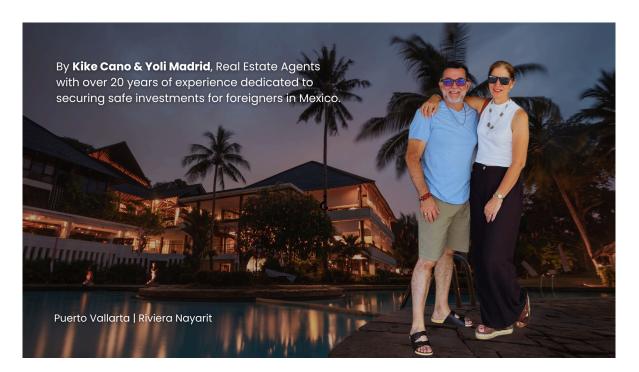
Buying property in Mexico can be one of the most rewarding decisions of your life whether you are planning to retire, invest, or simply enjoy a second home by the beach. But like any important financial decision, it's essential to understand the process clearly before taking action.

This free sample is one of the most important topics covered in Your Mexico Retirement: The Smart Buyer's Guide.

It explains Ejido land, a type of communal property that often causes confusion among foreign buyers. Many people have heard stories of properties being lost or tied up in legal disputes and most of those stories trace back to Ejido land. Our goal is not to scare you, but to empower you with the clarity and knowledge necessary to make safe and confident decisions.

As real estate professionals with more than 20 years of experience helping Americans and Canadians buy property in Mexico, we've seen firsthand how valuable the right guidance can be. We created this guide so you won't have to learn the hard way.

Take your time, read carefully, and when you're ready, know that a safe and successful purchase in Mexico is absolutely possible.



The Ejido: Why You Must Stay Away

This is perhaps the most critical advice in this guide: As a foreign buyer or investor, you must **NEVER** acquire properties or land classified as *Ejido*, even for the seemingly low price.

What is the Ejido and How Does It Work?

The concept of *Ejido* is a historical legal figure of land tenure in Mexico, dating back to the Revolution.

- Not Private Property: An *Ejido* is a **Social (or Communal) Property**. This means the land is owned by a community (the *ejidal* nucleus) and is primarily intended for agriculture and the sustenance of the members of that community, called *ejidatarios*.
- **Constitution:** The *ejidatarios* have rights of use and enjoyment over specific parcels, but they **DO NOT** have absolute ownership (*dominio pleno*) of the land.
- Documentation: The *ejidatario* holds a **Parcel Certificate** (*Certificado Parcelario*) which only proves their right to use the land, not a **Property Title** (*Escritura Pública*) that proves the land is theirs to sell.

The Fatal Risk: You Are NOT the Owner

When a foreigner "buys" *ejidal* land, what they are actually acquiring is a simple **Contract of Assignment of Possessory Rights** (*Contrato de Cesión de Derechos Posesorios*). This has disastrous legal implications:

Ejido Property (Risk)	Private Property (Security)
Documentation	Only a Private Contract or Parcel Certificate. Not a Public Deed.
Legal Security	None. Possession is vulnerable to disputes, claims from family members, or decisions by the <i>Ejidal</i> Assembly.
Deeding	Impossible. You cannot deed it in your name or establish a <i>Fideicomiso</i> .
Financing	Zero. Banks DO NOT grant mortgages on <i>Ejido</i> land.
Utilities/Permits	Difficult. Without a Deed, municipalities may refuse to grant building licenses, water service, or electricity.

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The Low-Price Trap

The main reason *Ejido* land attracts buyers is the initial sale price, which is ridiculously low compared to nearby private property.

Practical Warning: If you see a plot of land on the beach or near the city at a price that seems too good to be true, there is a **99% chance** it is *Ejidal* land. You are buying a latent legal problem.

Why You Must Stay Away

For a foreign buyer seeking peace of mind in their retirement or a secure investment, the *Ejido* represents the maximum risk:

- **Inevitable Litigation:** *Ejido* land is a constant source of litigation. A family member of the selling *ejidatario* could reclaim the land, the *Ejidal* Assembly could decide the sale was invalid, or the government could expropriate the land without compensation to the "buyer" (only to the original *ejidatario*).
- Impossibility of Regularization (Full Domain): Although Mexican law allows a process called *Dominio Pleno* to convert *Ejido* to Private Property, this process is extremely long, costly, and requires the approval of the entire community.

As a foreigner, you cannot initiate or control this process. There is no guarantee of success, and it can take many years.

• **Loss of Built Capital:** If you build a home on *Ejidal* land and lose the legal dispute, you lose both the land and everything built upon it, as "the accessory follows the principal."

In Summary:

Buying *Ejidal* land means you are paying real money for a precarious right of possession that cannot be registered, mortgaged, legally inherited, or sold through the secure channels of a Public Notary. **Do not risk your assets or your peace of mind at this stage of your life.**

Your Golden Rule: If an agent or seller tells you that the property does not have a Deed (*Escritura*) but only a Parcel Certificate (*Certificado Parcelario*) or an Assignment of Rights (*Cesión de Derechos*), walk the other way. In Mexico, only **Private Property** registered in the Public Registry guarantees your asset security.



This is just one of the many legal topics explained in detail inside Your Mexico Retirement: The Smart Buyer's Guide. Get the complete version to learn every safe step of the buying process.

Ready to Learn the Full Safe Buying Process?

This chapter is just a small part of the complete guide.

Inside the full edition of Your Mexico Retirement: The Smart Buyer's Guide, you'll find:

- The legal framework that allows foreigners to own property in Mexico
- How the fideicomiso (bank trust) works and why it protects you
- A clear, step-by-step buying process from offer to closing
- How to verify title and ownership before signing anything
- How to choose reliable real estate professionals and avoid costly mistakes
- · Practical checklists for due diligence and documentation
- Insights on taxes, fees, and life after the purchase

Buying property in Mexico is safe, legal, and straightforward, when you know the right steps.

Take the next step with confidence.

Download the full guide now:

Your Mexico Retirement: The Smart Buyer's Guide

Instant Digital Access



Make your Mexico dream a reality, safely and confidently.

