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FREE GUIDE · GENERAL INFORMATION AS OF OCTOBER 2026

Seller's Guide: Puerto Vallarta & Riviera Nayarit

For owners who want to decide with evidence before they list

Goal and timing · Asking price vs. closed sale · Price analysis · Preparation
Your file · From price to net, with a blank worksheet · Bank trusts and owners abroad
The process in 6 steps · Questions for your notary and your accountant

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Your goal and your timing come before the price

Selling a property is a decision with consequences for your money, your time and often your family. Before we talk about price, it helps to be clear on what you want the sale to achieve. That answer shapes the strategy, not the other way around.

This guide is for owners in Puerto Vallarta and the Riviera Nayarit who are thinking about selling, this year or later. It will not tell you what your property is worth or how long it will take to sell. Its goal is to help you reach that conversation with the right questions, your documents in order, and a clear idea of what you keep after costs and taxes.

Five questions to answer first

- **Why are you selling?** Buying another property, moving, settling an estate, rebalancing your assets. Each reason calls for a different strategy.
- **When do you really need the money?** Separate the date you would like from the date that matters (a payment, a purchase, a move).
- **How much do you need to net?** Not the headline price, but what is left after commission, taxes and costs. Section 06 helps you work it out.
- **What happens if it does not sell in that time?** Can you wait, rent it out or adjust? Having an alternative gives you room to negotiate.
- **Who signs?** Co-owners, a spouse depending on your marital property regime, heirs or trust beneficiaries. Everyone should agree before the property is listed.

MY TAKE

A realistic timeline comes from market evidence (how many buyers there are for your type of property, and at what price), not from the date we would like. If what you tell me suggests that selling is not your best move right now, I will tell you.

General information as of October 2026. This is not legal, tax or financial advice; consult your notary and your accountant about your case.

Asking price vs. closed sale

An asking price is what someone hopes to get. A closed sale is what someone paid. Mixing the two produces a number that feels precise and is not.

Asking price

- It is public: you see it on portals, social media and signs.
- It includes properties that have been listed for months without selling.
- It is your **direct competition**: buyers will compare you with them.
- It is not evidence of value.

Closed sale

- It is what a buyer actually paid for a similar property.
- It is not always public, and it can take time to become known.
- It is the **best evidence of value** when there are enough comparable sales.
- It outweighs any listing.

Common mistakes: pricing off a neighbor's home that is still for sale, adding what you spent on renovations to the price, or averaging portal listings. None of them reflects what a buyer is willing to pay today.

How a price analysis is built

You decide the asking price; my job is to make sure you decide it with evidence. A serious price analysis follows this order:

- **Define what is comparable:** same type of property, area, building or street, size, bedrooms, condition, view, floor, parking, HOA fee, rental rules and what is included.
- **Recent closed sales** of similar properties, as the basis for value.
- **Active competition** today, to know what buyers will compare you with.
- **What sets yours apart**, for and against, and how it moves the range.
- **A range with its reasoning**, and a recommended asking price based on your goal and your timing.

WHAT IT IS

- A comparative reading of the market.
- A range, with the properties I used to build it.
- A recommendation on where to position the listing.

WHAT IT IS NOT

- An appraisal (done by a certified appraiser).
- A promised sale price.
- A forecast of days on market.

When there are not enough comparable closed sales, I say so, and I do not fill the gap with a range that only sounds precise.

What changes the first visit

Buyers form an opinion from the photos and confirm it, or drop it, on the first visit. Preparation is the work a buyer can actually see.

- **Visible repairs:** damp, leaks, salt-corroded ironwork, air conditioning that does not cool, doors and windows that do not close properly.
- **Order and light:** fewer personal items, curtains open, rooms that make sense at first sight.
- **Ventilation:** a coastal property closed up for months is noticeable the moment you walk in.
- **What is included:** furniture, appliances and parking, in writing from the start.
- **Access:** keys, notice to the building administration and clear viewing hours.
- **Photos and a description** that match what the buyer will see in person.

BEFORE YOU SPEND

Not everything that improves the property improves the price. I will tell you what changes the visit and what a buyer will discount anyway; the rest can wait. Staging does not fix a price the market has already turned down.

Documents worth gathering early

A complete file avoids delays at the end and gives buyers confidence. The notary confirms the exact list for your case.

ABOUT THE PROPERTY

- ☐ Title deed, or the bank trust agreement and its amendments
- ☐ Property tax and water paid up to date (latest receipt)
- ☐ Letter confirming no HOA fees are owed
- ☐ Condominium bylaws and property regime
- ☐ Plans, deeded square meters and permits for any additions
- ☐ If there is a mortgage: bank letter with the pay-off balance
- ☐ Inventory of what is included in the sale

ABOUT THE SELLER

- ☐ Official ID for each owner
- ☐ Marriage certificate and property regime, if applicable
- ☐ Mexican tax ID (RFC) or tax status certificate, and CURP if you have one
- ☐ Proof of address
- ☐ Purchase records and invoices for improvements (they may count in the tax calculation)
- ☐ If inherited: completed probate
- ☐ If someone else signs: a valid power of attorney

Before anything is signed, we identify all the legal documentation for your case; that tells us whether you need to be present at the signing. ID and tax details are requested because the law requires the parties to be identified.

What sits between the price and what you keep

The headline price is not what you receive. These are the items that usually sit between the two. Your notary and your accountant confirm the exact amounts.

ITEM	WHO DEFINES IT	FIGURE
Brokerage commission Market reference: around the bay, the average commission is between 6% and 8% of the sale price. This is not my fee: the commission we agree on is set in writing before the property is listed. Ask whether the figure includes VAT (IVA).	Listing agreement	6%–8%
Income tax (ISR) on the gain It may apply. The notary calculates and withholds it at signing. It depends on your acquisition cost, the improvements you can document, how long you owned the property, whether it was your residence, and your tax residency.	Current law, your case and the notary	X
Notary costs paid by the seller For example, cancelling a mortgage or certificates. Who pays each line is agreed in the offer.	Notary and offer	X
Liens and unpaid balances Mortgage balance, property tax, water and HOA fees. They are paid off so the deed can be signed.	Property documents	X
Bank / trust (fideicomiso) If the title is held in a bank trust, the trustee bank takes part in the transfer and charges for it.	Trust agreement and bank	X
Preparation Repairs, cleaning or photography you decide to do before listing.	You, with my recommendation	X
Taxes in your home country If you live outside Mexico, your country may require you to report the gain.	Your accountant	X

"X" means the figure depends on your case and should not be guessed. The commission range is a market reference provided by René García (October 2026), not a fee schedule or an official figure.

WHAT I DELIVER

Before listing, I give you a **breakdown of the numbers** with these items at different prices, and a **closing and tax strategy** to reduce, within the law, the tax on the sale. You review and confirm it with your notary and your accountant. I do not promise figures or savings: every case is different.

Blank worksheet: your numbers

Fill it in with real figures: the price you have in mind and two other scenarios. Use a pencil; your notary confirms the tax and cost figures.

ITEM	SCENARIO A	SCENARIO B	SCENARIO C
Sale price The price the buyer pays, not the asking price	\$	\$	\$
– Commission (___ %) The percentage agreed in writing	\$	\$	\$
– VAT (IVA) on the commission, if any	\$	\$	\$
– Estimated income tax (ISR) Calculated by the notary	\$	\$	\$
– Notary costs paid by you	\$	\$	\$
– Mortgage balance or liens	\$	\$	\$
– Unpaid property tax, water, HOA	\$	\$	\$
– Bank / trust	\$	\$	\$
– Preparation Repairs, cleaning, photography	\$	\$	\$
– Taxes in your home country Per your accountant	\$	\$	\$
– Other	\$	\$	\$
Estimated net to you Price minus every item above	\$	\$	\$

COMPARE WITH YOUR GOAL

Net you need (section 01): _____

Date you need it by: _____

HOW TO READ THE RESULT

If the net in the realistic scenario falls short of your goal, it is better to know before listing: it may make sense to adjust the plan, prepare the property better or wait.

If your title is in a bank trust or you live outside Mexico

General information. Every case has its own requirements; confirm them with your notary, your bank and your accountant before setting dates.

If the title is held in a bank trust (fideicomiso)

All of Banderas Bay lies within the restricted zone (50 km from the coast), where foreigners hold property through a bank trust. When you sell, the **trustee bank takes part** in the transfer.

- A foreign buyer can take over your beneficiary rights or set up a new trust. A Mexican buyer can ask for the title to be transferred directly.
- Ask your bank, before listing, for its list of requirements, its fees and how long it usually takes.
- Keep the trust agreement, its amendments and your bank contact at hand.

If you live outside Mexico

- **Signing:** before anything is signed, we identify all the legal documentation to decide whether you need to be present at the signing or not. In many cases you can sign through a power of attorney. If you grant it outside Mexico, ask the notary which formalities it needs (for example, an apostille or granting it at a Mexican consulate).
- **Taxes in Mexico:** your tax residency changes how the income tax is calculated, and the exemption for a primary residence has its own requirements. Ask before you set the price.
- **Taxes at home:** your country of residence may require you to report the gain and, in some cases, recognize the tax paid in Mexico. Check with your accountant.
- **How you will receive the money:** the account, the currency and when funds are released are agreed with the notary before signing.
- **Following along from afar:** you receive a weekly report and documents digitally, without needing to be here.

RIVIERA NAYARIT

Nuevo Vallarta, Bucerías, La Cruz de Huanacastle, Punta de Mita and Sayulita are in the state of Nayarit, with a different municipality, local taxes and procedures from Puerto Vallarta (Jalisco). Ask the notary for the local requirements.

The process in 6 steps, and what to expect at each

Position before promotion. Marketing does not fix a price that is off, so the strategy comes before the listing.

I Understand

We talk about what you want to achieve: when you need to sell, how much you need to net and what your alternative is if it does not sell. We identify all the legal documentation and decide whether you need to be present at the signing.

YOU GET Clarity on the goal, the timing and what is missing from your file.

2 Position

Strategy first: we analyze who the likely buyer for your property is and how to reach them. Then come the asking price, the preparation list and the channels.

YOU GET A price analysis, a breakdown of the numbers and a closing and tax strategy.

3 Launch

We list with photos and a description that match the property, usually on every channel available, as the strategy calls for. The commission and the agreement are in writing before listing.

YOU GET Your property on the market, in English and in Spanish.

4 Measure

Every week I report inquiries, showings and feedback, with my read on them. A lack of activity is information too, and we interpret it together.

YOU GET A weekly report; you never have to chase anyone to find out what is happening.

5 Adjust

If the market responds differently than expected, I propose one concrete change: price, preparation or buyer focus. Nothing changes by reflex or by the calendar.

YOU GET A recommendation with its reasoning, and you decide.

6 Negotiate and close

We compare offers by what they actually leave you (net, form of payment, timing and conditions), not just by the headline number. I stay with you through the promise of sale and up to the signing of the deed before the notary.

YOU GET Support through closing, with the closing strategy applied.

ABOUT THE AGREEMENT

I work with an **exclusive listing agreement of at least 6 months**. The goal is to sell within the shortest reasonable time; the 6 months back that goal and leave room to carry out the full strategy, measure and adjust. It is not a forecast of how long the sale will take.

Questions for your notary and your accountant

Take them to your first conversation with each. The answers are specific to your case and feed the worksheet in section 06.

For your notary

- ☐ Which documents do you need from me, and which will you obtain?
- ☐ How will the income tax (ISR) on this sale be calculated, and which records should I gather (purchase, improvements)?
- ☐ Does any exemption apply in my case? What do I need to prove it?
- ☐ Which closing costs are normally paid by the seller?
- ☐ Do I need to be present at the signing, or can I sign through a power of attorney? If I grant it outside Mexico, which formalities does it need?
- ☐ If there is a mortgage: is it paid off beforehand or at the same signing?
- ☐ If there is a bank trust: what does the bank require, and how is it coordinated with the notary's office?
- ☐ How and when are the funds released?

For your accountant

- ☐ What is my tax residency for the purposes of this sale?
- ☐ Which costs and improvements can I deduct, and what records do I need?
- ☐ Which closing strategy, within the law, makes sense for my case?
- ☐ Do I need to report the gain in my country of residence? Can I recognize the tax paid in Mexico there?
- ☐ Is there any return I must file after the sale, and when?

Disclosure and legal notice

Disclosure. I am a sales advisor for Marina Towers with SB Realtors. If your property competes with that project, I will tell you before you decide. My recommendation is based on your goal.

Legal notice. This guide is general information as of October 2026 and may change. It is not legal, tax or financial advice, it is not an offer and it is not an appraisal. It does not promise prices, selling times or tax savings. Your notary and your accountant confirm tax and cost amounts. The commission is agreed in writing before listing.

Sources. Average commission range around the bay (6%–8%): market reference provided by René García, October 2026; not an official figure. Restricted zone (50 km from the coast): Mexico's Ministry of Foreign Affairs (SRE), sre.gob.mx/permiso-para-constituir-un-fideicomiso-en-zona-restringida. This guide contains no other figures.

THE NEXT STEP

Request your valuation in 48 hours

Tell me the basics of your property: type, area, size, condition and the timing you have in mind. I do not need the exact address to start. Within 48 hours I will send you a price analysis with its reasoning: closed sales and active competition, kept separate. It is not an appraisal and not a promised price. No obligation.

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