



Purchasing real estate in Costa Rica is accessible to foreigners, who generally enjoy the same ownership rights as Costa Rican citizens on titled (fee-simple) property. No residency is required. You can hold title in your own name or through a Costa Rican corporation. The process is structured but differs from many other countries, especially regarding the central role of a notary public (who is also a licensed attorney) and the National Registry (*Registro Nacional*). Transactions commonly take 30–60 days from accepted offer to registered title for straightforward deals (longer if financing, concessions, or complex issues arise).

Coastal properties require special care. The maritime zone (generally the first 200 meters from the high-tide line) is subject to different rules: the first 50 meters is public, and the next 150 meters often involves concessions rather than full private title. Foreigners face restrictions on obtaining new concessions without multi-year residency. Always distinguish titled inland or properly registered properties from concession land.

Typical Purchase Process

1. **Define goals, budget, and location** — Factor in total costs (purchase price plus closing costs of roughly 3.5–5%, ongoing property taxes around 0.25%, potential HOA fees, insurance, and any renovations). Guanacaste (Pacific coast near Liberia airport) is a major draw for lifestyle, retirement, vacation, and investment buyers due to beaches, climate, and infrastructure.

2. **Search and shortlist with a professional agent** — Costa Rica lacks a single national MLS equivalent, so access to accurate listings and local knowledge matters. Visit in person when possible; photos and online descriptions can hide issues with access, water, boundaries, or infrastructure.
3. **Make a written offer** — Often via a letter of intent or purchase-and-sale agreement / option to purchase. This typically includes price, deposit (commonly ~10%, held in independent escrow), due-diligence period (often 30–45 days), contingencies, and closing timeline.
4. **Due diligence (critical phase)** — Your independent attorney conducts a full title search via the National Registry for clear title, liens, encumbrances, annotations, accurate surveys (*plano catastrado*), zoning, municipal taxes, water rights/access, environmental or coastal restrictions, and (if applicable) corporate status of a seller entity. Property inspections, surveys, and utility/permit checks are also essential. Never skip or rush this.
5. **Escrow and contract finalization** — Deposit and remaining funds go into a reputable independent escrow (never directly to the seller or agent). The purchase contract is refined.
6. **Closing** — A Costa Rican notary public prepares and executes the public deed (*escritura de traspaso*). Parties sign; funds disburse per instructions. The notary submits the deed for registration at the National Registry. Registration can take additional weeks; official title confirmation follows.
7. **Post-closing** — Update utilities, taxes, insurance, and any corporate records. Budget for transfer tax (typically 1.5% of registered value or sale price), stamps/registration fees, notary/legal fees (often ~1–1.25% by schedule), and escrow costs. Seller usually pays the real estate commission.

Why a Reputable, Experienced Attorney Is Essential

Costa Rican property law, title systems, notarial requirements, coastal rules, water rights, and municipal practices differ significantly from those in the United States, Canada, or Europe. An independent, bilingual attorney (not the seller's or agent's) protects you by performing thorough due diligence, drafting or reviewing contracts to favor your interests, coordinating escrow, handling the notarial deed, and registering title. Using the wrong counsel or none at all risks hidden liens, defective title, boundary problems, unpermitted structures, or unenforceable agreements. Hire early—before serious offers—and insist on independence. Legal/notary fees are a standard, necessary cost of a secure transaction.

Why a Reputable, Experienced Realtor (Not a “Hobby” Agent) Matters

Costa Rica does not have the same national real-estate licensing regime found in many countries, so anyone can present themselves as an agent. An experienced professional with years of full-time local practice (especially in your target area such as Guanacaste) provides accurate market knowledge, access to on- and off-market inventory, realistic pricing guidance, negotiation skill, coordination with inspectors/attorneys/escrow, and the ability to spot red flags that photos and casual conversations miss. Long-standing local agents and established brokerages also tend to work with proven attorneys, inspectors, and service providers. A “hobby” or part-time operator may lack depth on title nuances, water/infrastructure realities, neighborhood specifics, or transaction mechanics—raising the chance of delays, overpayment, or incomplete deals. Choose based on verifiable track record, local residency/experience, client references, and full-time focus on real estate.

Buyer Origins in Guanacaste

Foreign buyers represent a substantial share of activity in Guanacaste—approximately 40% of transactions in recent market data—driven by lifestyle, retirement, vacation homes, and investment interest. The primary origins are the United States and Canada, followed by European buyers (including from Germany, Switzerland, the United Kingdom, and others). North American demand is supported by direct flights into Liberia’s international airport and the region’s appeal for remote workers, retirees, and second-home owners. Local and other Central American buyers also participate, but international demand (especially North American and European) is a defining feature of the coastal market.

Highly Recommended Attorneys for Property Purchases

Recommendations change and should be independently verified through recent client references, the Costa Rican Bar Association, and direct conversations about experience with foreign buyers and Guanacaste properties. Firms and attorneys frequently mentioned in connection with buyer-side real-estate work in Guanacaste and nationally include:

- **Kelso.Legal** (Fabian Kelso Hernández) — Liberia-based, bilingual, focused on real estate and business for foreign investors; strong local presence near the airport.
- **CPG Legal / Christopher Pirie** — Experienced notary and attorney handling Guanacaste acquisitions (Nosara, Flamingo, Conchal, Papagayo, and elsewhere), due diligence, escrow coordination, and registration.
- **Guanacaste Legal (David Anderson)** — Long-standing real-estate focus in the province; bilingual attorney/notary known for detailed title work and client communication.

- **Rightway Legal Studio (Ana Catalina Baltodano Rojas and team)** — Tamarindo-based boutique firm specializing in real estate for international buyers; positive client feedback on transactions.
- **Quatro Legal** (notably Sonia Aragón in Guanacaste) — Recognized for buyer-side work, including luxury and high-end residential acquisitions; offices covering Guanacaste.
- Other established options with real-estate depth include MG Law (Guanacaste-focused), American Law Partners (Terry Steele, strong with U.S./Canadian clients), and larger firms such as BLP that handle significant coastal and development matters.

Always engage your own independent counsel. Request references specific to recent foreign-buyer closings in your target area, confirm bilingual capability and notarial authority, and clarify fee structure upfront.

Practical tips for a smoother process: Use only independent licensed escrow; never wire funds directly to a seller or unvetted party; insist on full written contracts in a language you understand (with certified translations if needed); budget for the full closing-cost range plus contingencies; and work only with professionals who prioritize clear communication and documented due diligence. With the right experienced attorney and realtor, the process is manageable and secure for foreign buyers. Local conditions (water availability, access roads, coastal rules) vary by micro-location within Guanacaste, so site-specific professional advice is indispensable.

