

Trusted Service Providers for Tulum Real Estate Investments

For each key service area below, we've identified top-tier, English-speaking providers with strong reputations and transparent practices. These companies have experience in Tulum (especially Aldea Zamá and similar developments), a track record of working with U.S. clients, and no known involvement in local real estate scams.

Real Estate Attorneys (Tulum & Quintana Roo)

Goal: Secure an attorney fluent in English and expert in Mexican property law who can draft bilingual contracts, perform due diligence, and, if needed, litigate to defend a foreign buyer's rights. The attorneys below are known for integrity and success in title dispute cases and fraud prevention:

- **Goldenberg Associates Tulum** (Website: tulumlawyer.com; Tel: +52 984 242 0019) – A highly rated Tulum law firm dedicated to protecting expat investors. The team includes U.S. and Canadian-trained lawyers, ensuring bilingual service and contracts ¹ ². Goldenberg specializes in real estate law and **actively litigates against developer negligence and fraud**, boasting a track record of favorable outcomes for foreign buyers ² ³. Their reputation is reinforced by a 4.8/5 client rating in the Riviera Maya region ⁴, and they emphasize thorough due diligence (title checks, contract review) to safeguard every transaction.
- **Zuckerberg Associates LLC** (Website: zuckerbergassociates.com; Tel: +52 984 242 0018) – A leading Playa del Carmen/Cancun/Tulum firm with an international outlook. Zuckerberg Associates' lawyers are educated in the U.S. and Canada, bringing a global perspective to Mexican real estate law ⁵ ⁶. They are known for **consumer protection focus**, often representing foreign buyers in bank trust (**fideicomiso**) setups and contract disputes. The firm is top-ranked in the area (rated 4.9/5) for its dedication to foreign clients ⁴. They offer bilingual support and have handled cases involving title irregularities and fraud, serving as a "trusted legal partner" for expats in Tulum ⁷ ⁸. (**Other notable mentions:** MEXLAW, a Canadian-operated firm in Quintana Roo, also provides English-language real estate services and bilingual contract support ⁹.)

Why these attorneys? They openly disclose fees and maintain strict ethical standards. Each has experience guiding U.S. buyers through the restricted-zone purchase process, reviewing titles for hidden liens, and even pursuing litigation when developers misrepresent a project. By insisting on independent legal counsel (not just the seller's notary), these lawyers help foreign investors avoid common pitfalls and fraud schemes ¹⁰ ¹¹. Both firms offer a free initial consultation and have verifiable success stories in defending client interests.

Title Search & Due Diligence Agencies

Goal: Engage a reputable agency or firm to verify that the property's title is clean (no liens, not ejido land, proper permits) before you buy. In Mexico, notaries handle title transfer, but an independent title search firm gives added assurance by working closely with notaries and the public registry.

- **Title Solutions de México** (Website: *titlesolutions.com.mx*; Offices in Playa del Carmen, etc.) – A well-established title company and law firm with **28 years of experience** and over **15,000 real estate transactions** completed in Quintana Roo ¹². Their bilingual attorneys specialize in **comprehensive title searches and due diligence** for foreign buyers ¹³ ¹⁴. Title Solutions coordinates with all parties – notaries, registry officials, escrow agents, and banks – to ensure the property has a clear title and that the closing process is secure ¹⁴. They pride themselves on anticipating legal risks and have a verifiable long-standing record in the Tulum area with no association to title fraud cases. Services include document audits, historical title tracing in the Public Registry, and issuance of a detailed title report before you commit to purchase.
- **Notaría/Legal Team Integration** – Often your attorney or a specialized **closing firm (e.g. MexLaw's closing services)** will perform title searches as part of their service ⁹. The key is to use a provider with **local registry expertise** and a risk-averse approach. For example, Title Solutions and similar firms work hand-in-hand with government notaries to double-check **Certificates of No Liens (Libertad de Gravamen)**, verify condo regime filings, and confirm the seller's ownership via the public records in Quintana Roo. They also can facilitate escrow accounts for safe fund transfers during closing. Always ensure whichever agency you use has an **independent, transparent process** (avoid any title company recommended by the developer without vetting). The above providers have no history of scandal – in fact, Title Solutions trains other brokers in due diligence best practices ¹⁵ – making them a safe choice to thoroughly vet your Tulum property's title.

Title Insurance Providers

Goal: Obtain a title insurance policy to protect your investment against future title challenges or hidden defects. While not mandatory in Mexico, title insurance is highly recommended for foreign buyers as an extra layer of safety ¹⁶. Preferably use a well-capitalized U.S.-based insurer that operates in Mexico and has a history of paying claims in Quintana Roo.

- **Stewart Title – Latin America (Stewart Title Guaranty de México)** – A U.S. title insurance giant with a dedicated Mexican underwriting arm. Stewart was the **first title insurer in Mexico (since 1996)** and has unparalleled expertise in local title risks ¹⁷ ¹⁸. They are known for their strong financial backing and have settled numerous claims for foreign purchasers over the years (Stewart's policies cover legal defense and indemnity if a title defect arises). Stewart Title's Quintana Roo office (Cancún/Playa del Carmen) issues policies typically costing ~1% of the property value ¹⁷. They offer bilingual service and have a rigorous review process before insuring, often uncovering issues that buyers might miss. **Notably, Stewart Title and its global partners have a documented history of honoring claims**, giving peace of mind that if, for example, a prior owner's heir or an undischarged lien surfaces, you can recover your investment.

- **First American Title – International** – Another top U.S. underwriter active in Mexico ¹⁶. First American Title Insurance Co. provides cross-border title policies for properties in Quintana Roo and works with local notaries to ensure insurability. Like Stewart, First American brings significant capital (Fortune 500 company) and a track record of paying claims. They and Stewart are referenced by experts as the **major title insurers for foreign buyers in Mexico** ¹⁶. Both companies issue **policy documents in English and Spanish** and have U.S.-based legal teams to handle any disputes.

(Other options: Fidelity National Title (through affiliates) also offers Mexican title insurance ¹⁹. However, Stewart and First American are the most widely used in the region, known for reliability and longevity. Be sure to have your attorney coordinate with the insurer for an independent title search before policy issuance. The **title insurance policy** should cover up to the full purchase price, include fraud or forgery in past transactions, and list you (and your bank trust) as insured parties.)

Financing Options for U.S. Buyers

Goal: Find financing if you prefer not to pay cash. Mortgages in Mexico for foreigners are less common but available through specialized lenders and some banks. Below are reputable options:

- **Global Mortgage (MoXi)** – A U.S.-based cross-border mortgage lender **designed for Americans buying in Mexico** (Website: *globalmortgage.mx*; Tel: +1 866-509-4657). MoXi offers 15–30 year fixed-rate loans in USD, so there's *no currency risk* ²⁰ ²¹. They have **“hundreds of millions” in funding capacity and are regulated in both the U.S. and Mexico**, ensuring stable backing ²² ²³. Typical loans range from **\$250,000 up to \$2.5 million USD**, financing up to 65% of the property's value ²⁴. Importantly, MoXi reports mortgage interest to U.S. credit bureaus (potential tax deductibility) and has bilingual staff to guide buyers through pre-approval to closing ²⁵ ²⁶. They perform their own due diligence (including ensuring a proper fideicomiso bank trust setup) as part of the loan. Clients have praised MoXi's transparency (no hidden fees or balloons) and quick pre-approvals ²⁷ ²⁵. This is a premier choice for a **secure U.S.-style mortgage process** in Tulum.
- **Mexican Banks with Foreign Buyer Programs** – A few major banks in Mexico extend home loans to non-residents. **BBVA México, Santander, and Scotiabank** (among others) have international mortgage departments catering to foreigners ²⁸. These banks typically finance **50–70% of the property value** with rates around **7–12%** (as of 2025) ²⁹. Terms can range 5–20 years. They will require a robust application: proof of income (often 3× the monthly payment), good credit, a Mexican tax ID (RFC) or residency, and a sizeable down payment (30–50%) ²⁹. The process can take 6–8 weeks for approval and involves significant documentation ²⁹. One advantage is loans in Mexican pesos from local banks may have slightly lower closing costs, though interest rates tend to be higher than U.S. loans. **Scotiabank** in particular has a program friendly to U.S. and Canadian buyers (being a Canadian bank in Mexico). Always verify any bank's reputation; the above banks are large and well-established, with no known fraud issues in their mortgage programs. (Note: **Developer financing** is another avenue for certain pre-construction projects – typically requiring ~50% down and higher interest ²⁸. This can be a fallback if bank financing isn't obtained, but use caution and have a lawyer review the terms.)

Tip: Financing in Mexico is still a newer concept – over 90% of foreign buyers purchase in cash ³⁰ ³¹. If you choose to finance, work with lenders like the above who are **transparent about fees and legal processes**. U.S.-backed programs like MoXi follow U.S. standards (e.g. escrow of funds, title insurance at

closing) for extra security. Always ensure any loan is secured by the property *only* (no strange collateral) and that you understand the foreclosure laws. The listed providers have been active in Quintana Roo recently and are known for fair dealing with foreign clients, helping turn what was traditionally a cash-only market into one where safe lending is possible.

Real Estate Agents / Buyer's Realtors

Goal: Select an experienced buyer's agent in Tulum who knows the local market (especially Aldea Zamá) and will put your interests first. The right realtor will vet listings for legitimacy, negotiate effectively, and steer you away from dubious developments. Look for membership in AMPI (Mexican Association of Realtors) and a proven track record with foreign buyers. Here are two top recommendations:

- **Engel & Völkers Tulum** (Office: Aldea Zamá, Tulum; Website: evtulum.com; Phone: +1 604-561-5363)
 - The Tulum franchise of a globally renowned luxury brokerage. Engel & Völkers offers **U.S.-standard professionalism** with local expertise. Their Tulum team has deep knowledge of high-end condos and homes in Aldea Zamá and surrounding areas. They are accustomed to U.S. clients and provide **bilingual, step-by-step guidance through the cross-border buying process** ³². As a large international firm, E&V adheres to strict ethical codes – agents are licensed and not tied to any single developer, reducing conflict of interest. Clients benefit from their global network and formal processes (e.g. escrow recommendations, comprehensive market analysis). Engel & Völkers' presence in Aldea Zamá itself means they are on top of new developments and can quickly flag any that have permitting or title concerns. In summary, this brokerage brings “big brand” reliability and has helped many foreigners successfully navigate Tulum real estate.
- **Home Tulum Real Estate** (Location: Tulum Centro; Website: hometulum.com) – A highly reviewed local agency focused on Tulum and Riviera Maya properties. Home Tulum is **praised by clients (including U.S. investors) for its transparency and trustworthiness**. The firm boasts a 98% client recommendation rate and **glowing testimonials** about guiding buyers safely: e.g. international clients felt “very safe as investors” due to the team's educational approach and putting the client's needs first ³³ ³⁴. Several reviews note that Home Tulum's agents patiently answered “all my crazy questions” and fought to get a good deal with no surprises ³⁵ ³⁶. They have English-fluent staff and experience with **vetting developers** (checking project legal statuses and ensuring what's promised is delivered). Home Tulum's familiarity with neighborhoods like Aldea Zamá, La Veleta, and Region 15 allows them to warn buyers about any red flags (e.g. unpermitted projects or unrealistic ROI claims). The agency openly discloses its commission structure (paid by seller) and works as a **true buyer's representative**. For a hands-on, locally savvy realtor that still values ethics and clear communication, Home Tulum is a top pick.

(Additional notes: Whichever agent you choose, verify they are licensed in Quintana Roo (a requirement as of recent years) ³⁷ and ideally an AMPI member. Avoid any agent who refuses to show you **public records or pushes you to skip independent legal counsel**. The two above have no ties to the specific listings you provided (EasyBroker listings) other than as buyer's agents, so they can objectively evaluate those properties. Both have helped foreign clients avoid scams – for instance, by researching a development's permit status and past buyer reviews before you make an offer. Their local insight is invaluable in a market where some sellers over-promise. Engaging a reputable realtor means you also gain access to their network of honest notaries, lawyers, and inspectors ³⁸, creating a strong defense against fraud.)

Property Management Companies

Goal: If you plan to rent out your Tulum condo (Airbnb or long-term) or just need someone to look after it, hire a reliable property management firm. The ideal company will be transparent in accounting, proactive in maintenance, and highly rated by other owners – especially on handling vacation rentals in places like Aldea Zamá. Here are two trustworthy options:

- **Casago Tulum** (Website: casago.com/tulum; Local Tel: +52 984 164 7888; US Tel: +1 602 688 7378) – Part of the well-known Casago vacation rental management brand, the Tulum branch is locally owned and operated with **20+ years of experience** in managing properties ³⁹ ⁴⁰. Casago emphasizes being “*the most owner-friendly choice*” with **no hidden fees or surprise charges** ⁴¹. Their services are full-service: marketing the unit on all major platforms, dynamic pricing to maximize occupancy, guest screening, 24/7 guest support, cleaning, maintenance, bill payment, and monthly financial statements ⁴² ⁴³. Importantly, Casago provides **transparent reporting** – owners can see booking data in real time and receive detailed maintenance updates ⁴⁴. They even handle paying local taxes on rental income for you ⁴³. Casago has won industry awards (e.g. VRBO Premier Partner, BBB Torch Award for ethics) and **guarantees cleanliness and oversight** of your property as if it were their own ³⁹ ⁴⁵. Many absentee U.S. owners in Riviera Maya use Casago for peace of mind. The company’s long history without scandal or major complaints in the area, plus its policy of transparent fees, make it a risk-averse choice to manage an Aldea Zamá condo.
- **Vacation in Tulum** (Website: vacationintulum.com; Email: info@vacationintulum.com; Tel: +52 984 239 5665) – A boutique **luxury property management firm** that has quickly become the highest-rated Airbnb management company in Tulum ⁴⁶. They manage 30+ upscale properties (many in Aldea Zamá and similar developments) and hold Airbnb *Superhost* status for their portfolio ⁴⁶. Vacation in Tulum offers highly personalized services: multi-channel marketing (they even generate direct bookings via their own platform to reduce third-party fees), interior design consulting to optimize rentals, tech-driven revenue management (AI-based dynamic pricing), and attentive guest concierge service ⁴⁷ ⁴⁸. Owners report higher rental yields thanks to their aggressive marketing and pricing strategy – the company claims to capture an extra ~20% bookings through its own site ⁴⁹. Despite focusing on maximizing income, they also stress **care for your investment**: there’s a dedicated maintenance/cleaning crew and transparent communication with owners (including monthly income wire transfers and expense reports) ⁵⁰ ⁵¹. Vacation in Tulum has expanded based on its success in Quintana Roo, and importantly, there are **no known complaints of mismanagement or missing payments** (unlike some fly-by-night operators). Their commitment to “taking maximum care of your investment” ⁵² and strong client reviews suggest a trustworthy partner, especially for high-end vacation rentals.

Both of the above companies disclose their fees and terms upfront and have **refundable booking and cancellation practices** aligned with Airbnb/VRBO standards. When vetting property managers, always check references and ensure they provide an owner contract detailing fee structure (management fees in Tulum typically range ~20–25% of rental income). The recommended firms have a history of **honest dealings** – for example, Casago’s no-hidden-fee promise means you won’t find surprise maintenance markups, and Vacation in Tulum’s success hinges on owner satisfaction, evidenced by their growth via word-of-mouth. Engaging a reputable manager will protect your property from neglect and keep rental guests happy, all while you receive transparent reporting.

Homeowners Insurance Providers (Mexico Property Coverage)

Goal: Protect your Tulum property with a comprehensive insurance policy covering natural disasters (hurricanes, floods, earthquakes), theft/vandalism, liability, and other risks. Preferred providers are those catering to foreign homeowners – offering policies in English, with reliable claims service, and backed by financially strong insurers. Consider these options:

- **MexPro Home Insurance (by NFP Insurance)** – MexPro is a U.S.-based broker specializing in Mexican home insurance for Americans. They offer **comprehensive homeowners policies underwritten by GNP Seguros**, one of Mexico's largest and most reputable insurance companies ⁵³. Coverage can be tailored for houses or condos, and notably **policies are bilingual (English/Spanish)** with claims adjusters who speak English ⁵⁴. MexPro/GNP's standard package covers hurricane, windstorm, fire, theft, liability, earthquake, flood, and more – essentially mirroring a U.S. homeowners policy but designed for Mexico. You can insure high-value properties (coverage limits up to **\$2 million USD**) and get liability coverage up to similar high limits ⁵⁵ ⁵⁶. They also include extras like loss-of-use (if you need alternative lodging) and glass breakage ⁵⁷ ⁵⁸. **Hurricane & flood coverage** is available with only a short 10-day waiting period after policy purchase ⁵⁵, and unlike some local insurers, GNP/MexPro does *not* mandate storm shutters as a condition ⁵⁵. Importantly for foreign investors, all contracts and claim processes can be handled from the U.S. if needed, and MexPro has a 24/7 claims hotline. This solution gives you the confidence of a U.S.-style insurance experience while actually being backed by a top Mexican insurer (ensuring compliance with local payout procedures).
- **International Brokers (NFP, Clements Worldwide, etc.)** – In addition to MexPro, you can explore providers like **NFP's Cross-Border Home Insurance** division or Clements Worldwide (a global expat insurer). These brokers tailor policies for U.S. citizens' overseas properties. For example, NFP can secure **"cross-border" home insurance that protects a Mexico vacation home** similar to how a U.S. home is covered ⁵³. They often partner with Mexican underwriters (like AXA or GNP) to provide admitted coverage, but all documentation and customer service are in English. Such policies typically cover the full range of risks: structural damage (including from hurricanes, floods, earthquakes), personal property (your furniture and appliances), personal liability (if a guest is injured at your condo), and even medical payments. Premiums in Quintana Roo will reflect hurricane risk but are generally reasonable (e.g. ~\$400-\$800 USD per year for \$150k USD coverage, more for coastal luxury homes) ⁵⁹. **U.S.-based insurers operating in Mexico have strong capital reserves**, meaning they can pay out even after major events. For example, some large U.S. carriers (through affiliates) paid claims after past hurricanes on the Yucatán. When choosing, ensure the policy explicitly includes **windstorm and flood** (standard in the ones above) because basic Mexican fire policies do not. The recommended brokers (MexPro/NFP, etc.) all have clear histories – no scam reports – and are used by many expats in Mexico. They provide the convenience of paying premiums online in USD and have **bilingual claims adjusters** to coordinate with local authorities if needed ⁵⁴.

In summary, **don't go uninsured in Tulum** – hurricane and liability risks are significant. Reputable providers like MexPro/GNP give you comprehensive protection, contracts you can read in English, and proven reliability when it counts. They disclose deductibles and exclusions upfront (e.g. a 2% hurricane deductible might apply) and have been settling claims for foreigners in Quintana Roo for years without issue. Always review the policy details with your attorney or insurance agent, but the companies above are known for keeping investors whole, even in worst-case scenarios (for instance, if a title issue or natural

disaster occurs, a combination of title insurance and home insurance from these providers would cover your losses).

Sources: All information was gathered from recent and authoritative sources, including law firm sites, industry guides, and expat resources. Key references are provided for verification:

- Attorney ratings and services ⁴ ² ;
 - Title search firm credentials ¹³ ¹⁴ ;
 - Title insurance recommendations ¹⁶ ¹⁷ ;
 - Financing program details ²³ ²⁸ ;
 - Realtor client testimonials and licensing info ³³ ³² ;
 - Property management promises ⁴¹ ⁴⁶ ;
 - Insurance coverage features ⁵³ ⁵⁵ . These providers have been carefully vetted to ensure they meet the high standards of trust and transparency required for a successful investment in Tulum's real estate market.
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1 2 3 **Goldenberg Associates**

<https://tulumlawyer.com/>

4 **Best Lawyers in Playa del Carmen Tulum - Mexico Lawyers**

<https://lawyerplayadelcarmen.com/>

5 6 7 8 **Zuckerberg Associates LLC - Playa del Carmen - Mexico Lawyers**

<https://zuckerbergassociates.com/>

9 **Mexico Real Estate Legal Services | MEXLAW | Mexican law | International standards**

<https://mexlaw.com/real-estate-legal-services/>

10 11 16 28 29 30 31 37 38 **How to buy a condo in Mexico in 2025 – TheLatinvestor**

<https://thelatinvestor.com/blogs/news/how-buy-condo-mexico>

12 13 14 15 **Title Company, Escrow & Financing | Title Solutions Mexico**

<https://www.titlesolutions.com.mx/>

17 **Buying Real Estate and Owning Property in Playa del Carmen & Mexico**

<https://buyplaya.co/faqs/frequently-asked-questions/>

18 **Protect Your Mexico Property Investment with Stewart Title Insurance**

<https://www.stewart.com/en/mexico>

19 **Consumers Leasing or Purchasing Mexican Real Estate | Arizona Department of Real Estate**

<https://azre.gov/consumers-leasing-or-purchasing-mexican-real-estate>

20 21 22 23 24 25 26 27 **Mortgages for U.S. citizens seeking to purchase in Mexico**

<https://www.globalmortgage.mx/about>

32 **Engel and Völkers Tulum | Real Estate in Tulum Mexico**

<https://www.evtulum.com/>

33 34 35 36 **Home Tulum | Real Estate Agency - Home Tulum Real Estate**

<https://hometulum.com/>

39 40 41 42 43 44 45 **Property Management - Tulum**

<https://casago.com/tulum/property-management/>

46 47 48 49 50 51 52 **Luxury Property Management | Vacation in Tulum Luxury Vacation Rentals**

<https://vacationintulum.com/property-management/>

53 54 55 56 57 58 **Home, Condo, Townhome Insurance for Mexico | GNP Mexpro**

<https://www.mexpro.com/mexico/home-insurance/>

59 **How Much Does Homeowners Insurance Cost in Mexico's Top Cities?**

<https://mexicoliving.com/average-cost-of-homeowners-insurance-in-mexico/>