GUARDIAN
REAL ESTATE CLOSING SERVICES

AML FACT SHEET
2026–2027

LEGAL UPDATES FOR INTERNATIONAL PROPERTY BUYERS

Buying property in Mexico? Here's what's changing.

New anti-money-laundering rules · 2026–2027

Mexico is strengthening the checks used during property transactions. Buyers may be asked for more information about identity, the people behind a company or trust, and where purchase funds come from. Guardian's real estate attorneys can explain which requirements apply to your purchase.

WHAT IS NEW FOR BUYERS?

FROM NOV 30, 2026

Updated identity checks

Amended client-identification rules begin. Your closing team may request updated or more specific records, depending on the transaction.

FROM MAR 1, 2027

Closer look at ownership

New procedures help identify the people who ultimately own or control a buying company or fideicomiso (trust).

FROM MAR 1, 2027

Risk-based client reviews

Regulated providers apply client risk assessments. Some buyers may face more detailed questions about their finances and source of funds.

DOCUMENTS YOUR ATTORNEY MAY REQUEST

- **Identity:** Passport or government ID and contact details.
- **Address or status:** Supporting records where applicable.
- **Company or trust:** Relevant records if your attorney confirms these are needed.
- **Funding:** Who is paying, where the funds come from and supporting evidence if requested.

3 STEPS WITH YOUR ATTORNEY

1. Describe your plans for the property. You do not need to choose a trust or corporation yourself.
2. Have your attorney recommend suitable legal ownership options and provide a tailored document list.
3. Explain how the purchase will be funded and send requested documents through secure channels.

IMPORTANT FOR FOREIGN BUYERS

You do not have to decide between a bank trust and a company before speaking with an attorney. Coastal residential ownership rules differ from those for some nonresidential purchases. The AML changes do not automatically require Mexican residency or classify foreign buyers as high risk.

WHO MUST COMPLY?

New monitoring and reporting duties mainly apply to regulated professionals and businesses. Buyers must provide relevant information when lawfully requested.

Also coming June 1, 2027: Updated AML reporting formats and automated controls for regulated providers. This is not a general buyer-registration deadline.

Bottom line: Your real estate attorney should advise on the legal ownership approach and explain the AML records required for your purchase.

OFFICIAL REFERENCES: DOF rules (Aug 2026) · UIF notice (Sep 2026) · Federal AML law · SRE trust guidance

Need guidance on ownership and closing requirements?

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Updated October 28, 2026. General legal information, not advice for an individual transaction. Have a real estate attorney review your purchase and intended use.