50-Point International Property Due Diligence Checklist

Aligned to the 10 Core Red Flags for US Buyers (2025)

Red Flag #1: Unsafe Payments

- Never wire funds to private individuals.
- Use regulated escrow, notary, or client accounts only.
- Verify SWIFT MT103 payment narrative accuracy.

Red Flag #2: Hidden Closing Costs

- Request a written breakdown of all closing costs.
- Confirm transfer taxes, notary fees, and registration charges.
- Budget an additional 8–10% above purchase price.

Red Flag #3: Mexico Restricted Zone Ownership

- Confirm fideicomiso is issued by a licensed bank.
- Verify you are the primary beneficiary.
- Ensure resale and inheritance rights are included.

Red Flag #4: Portugal Usage Legality

- Obtain Alvará de Utilização.
- Verify renovations are reflected in permits.
- Confirm residential use is legally approved.

Red Flag #5: Registry Verification

- Obtain fresh registry extract directly from authority.
- Confirm ownership, boundaries, and liens.
- Do not rely on seller-provided copies.

Red Flag #6: Untitled or Possessory Land

- Confirm property is fully titled.
- Avoid Rights of Possession (ROP) land.
- Verify Public Registry recording.

Red Flag #7: Property-Attached Debt

- Request clearance of HOA fees.
- Verify municipal taxes are paid.

- Confirm utilities have no arrears.

Red Flag #8: Conflicted Legal Representation

- Hire an independent lawyer.
- Avoid seller or developer-recommended counsel.
- Confirm no referral or commission ties.

Red Flag #9: Insurance Ineligibility

- Confirm property is insurable.
- Check flood, wildfire, and coastal restrictions.
- Verify insurance availability before financing.

Red Flag #10: Unsafe Remote Closings

- Verify notary credentials independently.
- Confirm registry recording before final payment.
- Avoid releasing funds before title registration.