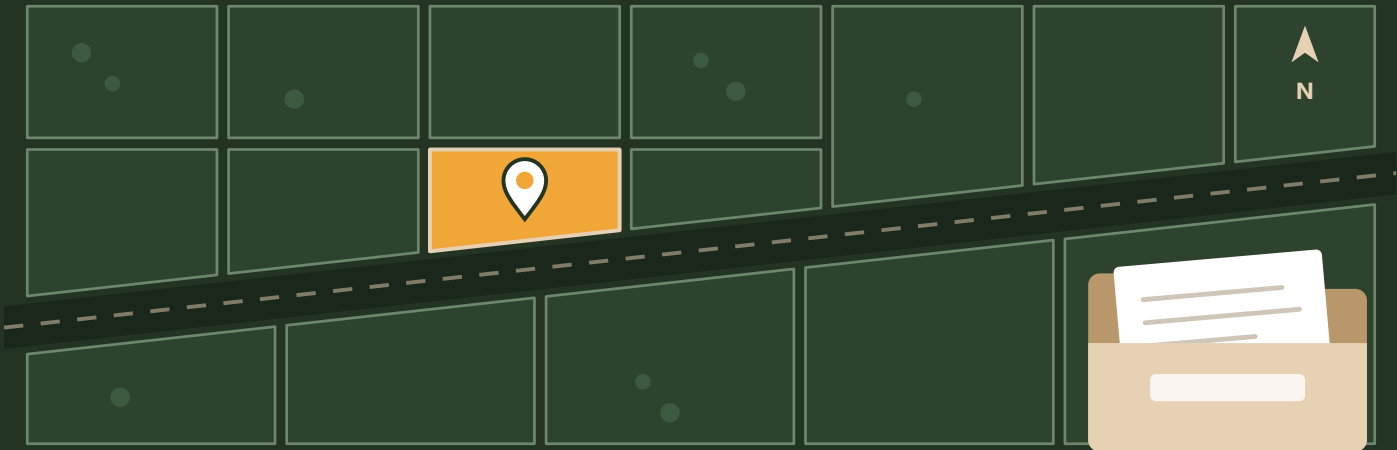


FREE GUIDE · 8 PAGES

Buying or selling land in Belize: the closing, step by step

A free guide from Apex Belize Closing Ltd. About 10 minutes to read.



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WHO IT IS FOR Buying from abroad Buying or selling in Belize Real-estate agents

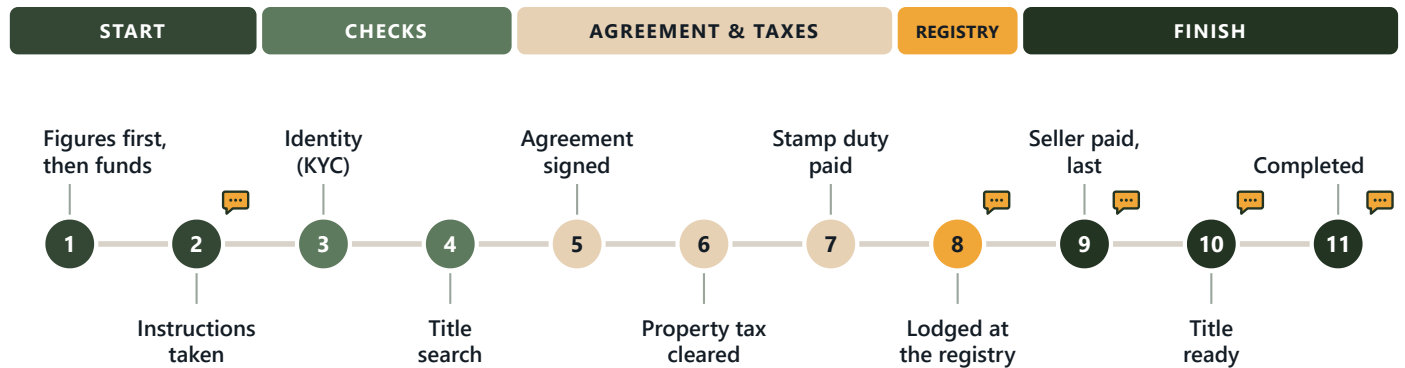
English. · www.apexbelize.com · WhatsApp +501 612-6574 · Office +501 822-3272 · #14B Hummingbird Ave, Belmopan City, Belize · Mon–Fri 8:00 am–5:00 pm, Sat 8:00 am–12:00 noon (Belize time)

WHERE IT BEGINS

Where does a closing begin?

With the figures. Before you commit, we send you the quotation and the purchaser's closing statement together, so you see the stamp duty and our fee first.

THE CLOSING AT A GLANCE



WhatsApp update, if you agree: buyers at steps 2, 8, 10 and 11; sellers at steps 8 and 9

What happens at every closing at our office. Your file may not run in exactly this order.

- 1 Figures first, then funds.** The quotation and the purchaser's closing statement, to read and accept before you commit. Work begins once the buyer's funds reach us.
- 2 Instructions taken.** The parties, the parcel and the price; your file opens. WhatsApp: buyers
- 3 Identity (KYC).** Each buyer and seller, through their own secure link.
- 4 Title search.** The title is searched at the Lands Registry.
- 5 Agreement signed.** The purchase agreement is signed.
- 6 Property tax cleared.** Any property tax arrears on the parcel are cleared.
- 7 Stamp duty paid.** Assessed, and paid before lodging.
- 8 Lodged at the registry.** The buyer is emailed the registry receipts. WhatsApp: buyers and sellers
- 9 Seller paid, last.** Out of the funds we hold, after lodging. WhatsApp: sellers
- 10 Title ready.** We tell you when it is ready to collect. WhatsApp: buyers
- 11 Completed.** You collect the title and sign for it. WhatsApp: buyers

One parcel, one closing. Buying two lots? That is two closings, each with its own stamp duty and its own fee.

Your first consultation is free. Ask us anything before you start, in English or Spanish.

WHY A CLOSING COMPANY

Why use a closing company?

One office coordinates your closing from start to finish, between the buyer, the seller, the agent and the registry.

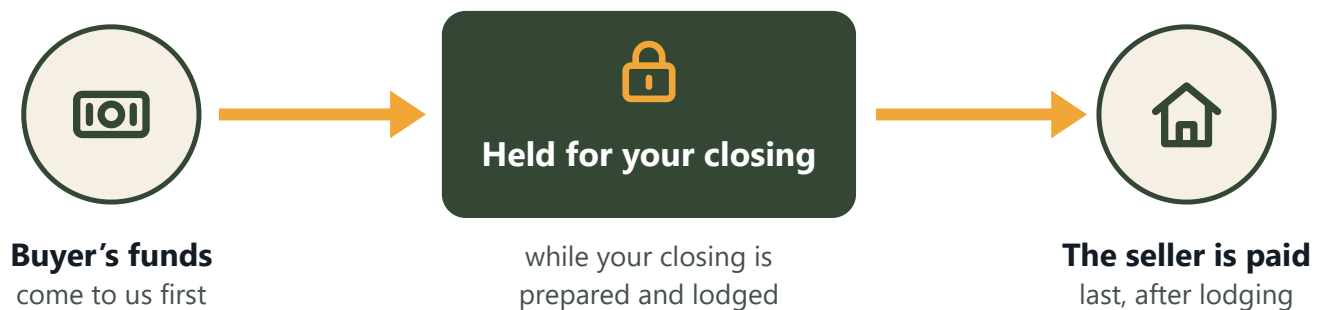


- **Clear figures before you commit:** the stamp duty and our fee, in Belize dollars (BZ\$2 = US\$1, a fixed rate).
- **A current Lands Registry search before anything is lodged.** Every time.
- **The seller is paid last,** out of the funds we hold.
- **Buyer and seller kept informed,** by WhatsApp in English or Spanish, if you agree.

YOUR MONEY, HELD FOR YOUR CLOSING

Where is my money during the closing?

With us. The buyer's funds come to us first, and the seller is paid last.



- **Held while the work is done.** Work begins once the buyer's funds reach us. The money stays with us while your closing is prepared and the transfer is lodged. The seller is paid after that.
- **Every figure in writing.** Your closing statement shows each amount. You can read it and accept it online, through a personal link.

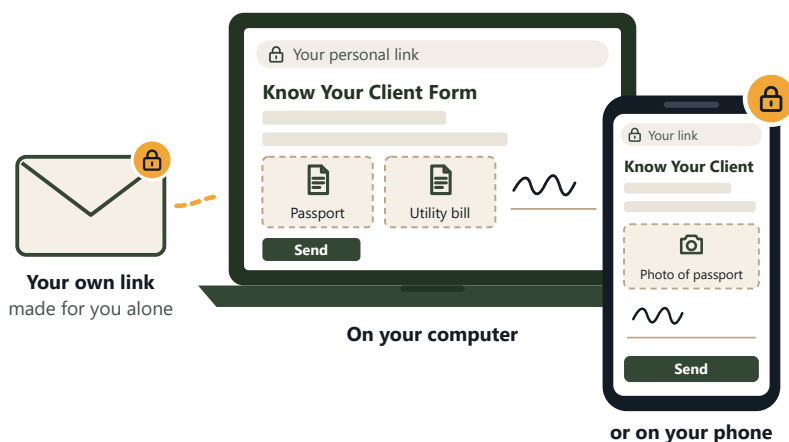
Our agreements name Apex Belize Closing Ltd. the Escrow Agent. Payments go into its bank account, and the seller's signed transfer and original title are held at our office, in escrow, until the terms of the agreement are carried out.

YOUR IDENTITY, BY SECURE LINK

How do I send my ID safely?

Through a secure link made for you alone. You fill it in on your phone or your computer, wherever you are.

Early in every closing we confirm who each buyer and seller is, where they live and where the funds come from. This is **Know Your Client**, or **KYC**.



KEPT PRIVATE

- The link shows only our name, your name and the parcel: not the price, and not the other side.
- Please do not send passports or ID by email or WhatsApp.
- Not back yet? We send you a reminder with the same link.

HOW IT WORKS

1. **We send you your own link.** One link per person. Please do not forward it.
2. **Open it on your phone or your computer** and answer the questions of our Know Your Client form.
3. **Add two documents:** a clear colour copy of your passport, and a utility bill that shows your home address, no more than 3 months old (the original or a certified copy; a P.O. Box is not accepted). A photo of your passport taken on your phone is fine for the form, as long as every word is readable. If you are not Belizean, we may also ask for an authenticated copy of your passport, and we tell you how.
4. **Sign with your finger or your mouse, and press Send.** Your answers and documents come straight to us, and a person at our office reviews them.

WHAT THE FORM ASKS

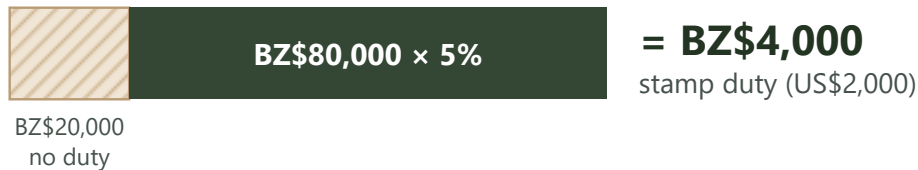
- **About you:** your name, date and place of birth, and nationality.
- **How to reach you:** your phone numbers and email.
- **Your work:** your occupation and where you work.
- **The property:** whether you are its only beneficial owner.
- **A short declaration** that the funds are not from any illicit source, which you sign.

% STAMP DUTY, WORKED OUT

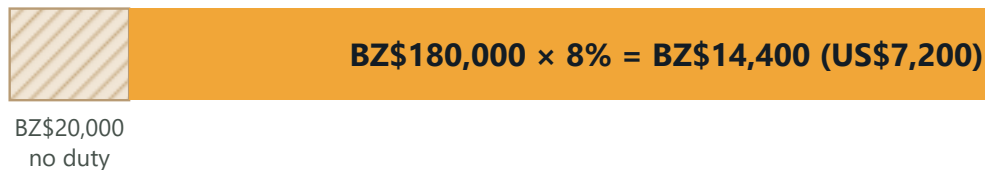
How much is the stamp duty?

Take the price, subtract BZ\$20,000, and multiply what is left by 5% for a Belizean buyer, or by 8% for a foreign buyer.

Belizean buyer · price BZ\$100,000 (US\$50,000)



Foreign buyer · price US\$100,000 (BZ\$200,000)



Drawn to scale. Only the part of the price above BZ\$20,000 is taxed.

- **The first BZ\$20,000 (US\$10,000) is relief.** Below it, there is no duty.
- **5% for a Belizean buyer**, a person or a company.
8% for a foreign buyer.
- **Some buyers pay a different rate, or none.** If you are buying through a company, or think a different rule could apply to you, ask us before you set your budget.
- **One foreign buyer on the transfer makes it 8%** for the whole transfer, still with one BZ\$20,000 relief.
- **Each parcel is its own closing**, with its own stamp duty and its own fee.
- **BZ\$2 = US\$1**, a fixed rate.
- **On your closing statement.** The duty is shown there, and it is paid before lodging.

TWO WORKED EXAMPLES

A Belizean buyer at BZ\$100,000 (US\$50,000)

$$(100,000 - 20,000) \times 5\%$$

BZ\$4,000 stamp duty (US\$2,000)

Our fee: ask us for a quote

A foreign buyer at US\$100,000 (BZ\$200,000)

$$(200,000 - 20,000) \times 8\%$$

BZ\$14,400 stamp duty (US\$7,200)

Our fee: ask us for a quote

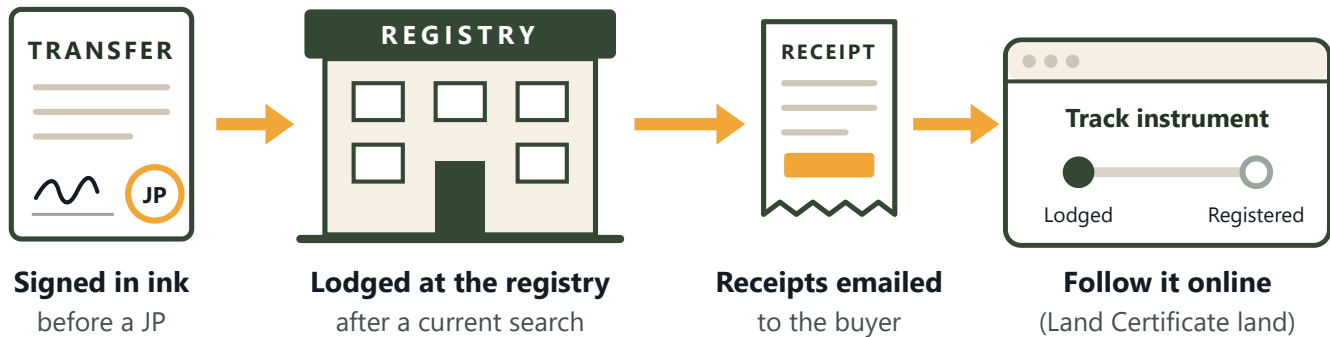
Our fee: call +501 822-3272 or WhatsApp +501 612-6574 for a quote. You see it on your quotation, with the stamp duty, before you commit.

Not included: Lands Registry fees, search fees, bank charges, and anything else your purchase agreement puts on the buyer. An estimate, not a quote.

LOGGING YOUR TRANSFER

What happens at the registry?

A fresh search, the stamp duty paid, and then your signed transfer is lodged.

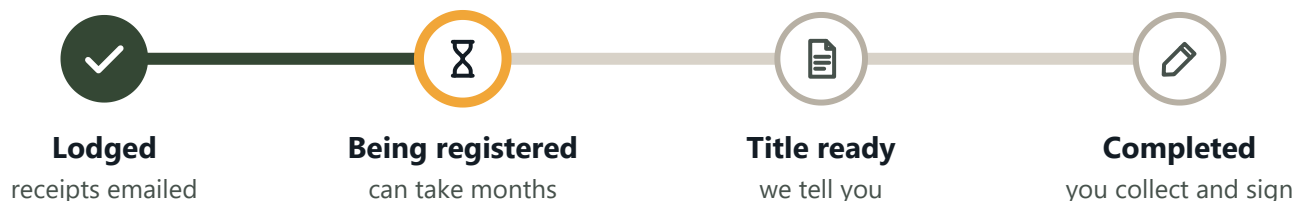


- **A current search first.** Before anything is lodged, we run a current search at the Lands Registry. Every time.
- **Signed in ink.** The transfer, a Transfer of Land or a Deed of Conveyance, is signed on paper before a Justice of the Peace. Living abroad? Ask us how this works in your case.
- **Receipts by email.** Once it is lodged, the buyer is emailed the registry receipts.

FOLLOWING YOUR TITLE

How do I follow my title?

Lodged means the registry has your transfer. It is not yet registered.

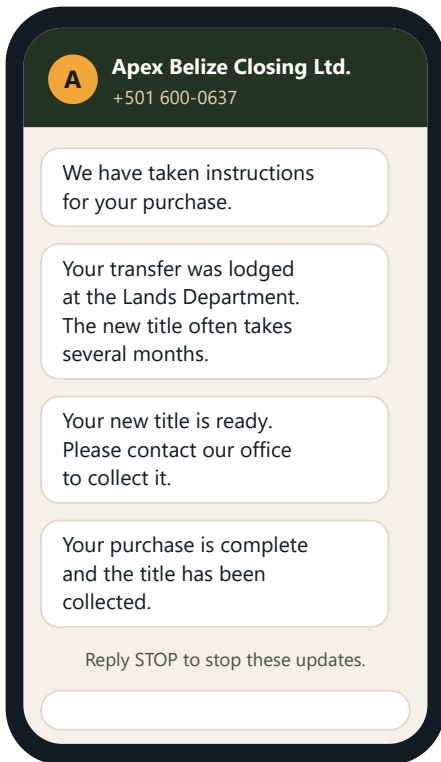
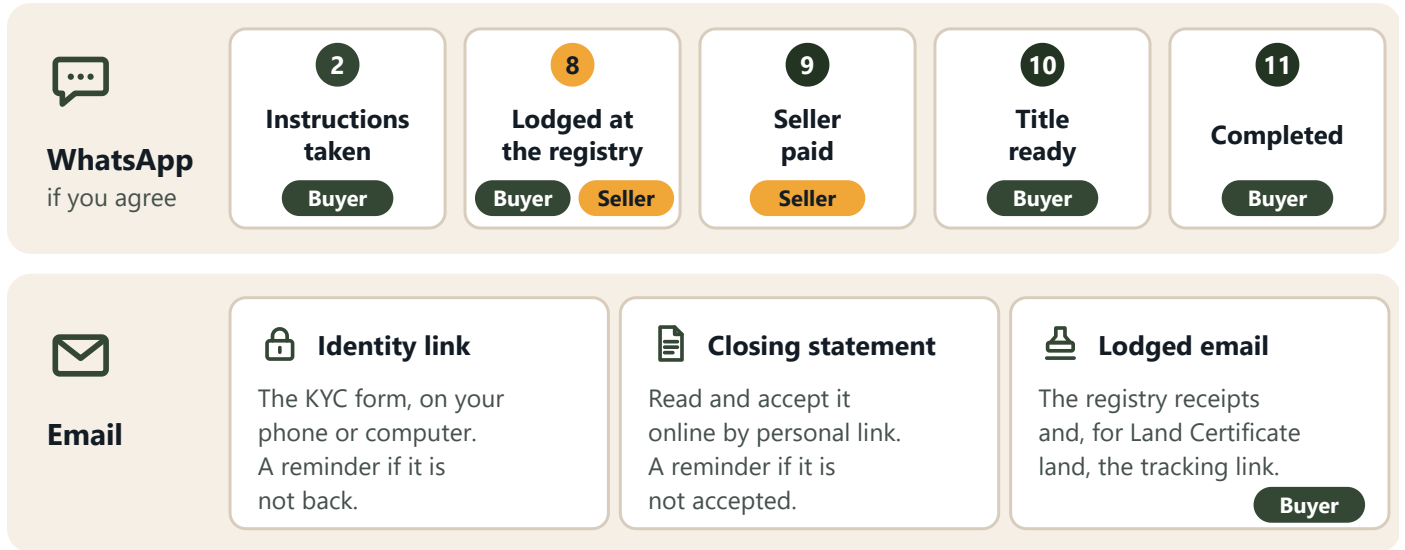


- **Follow it online.** For land with a Land Certificate, our Lodged email gives you the Government of Belize's tracking page: naturalresources.gov.bz/index.php/track-instrument-2/
- **New titles can take months to issue.** We say so before you start, not after.
- **We keep following it up** until the title is issued. A Deed of Conveyance is lodged at the General Registry: we tell you when it is recorded.
- **Your title is ready? We tell you.** Your closing is complete when you collect the title and sign for it.

HOW WE KEEP YOU INFORMED

How will I know where things stand?

We tell you at each milestone by WhatsApp, if you agree. By email we send your links, any reminders, and the Lodged email.



- **WhatsApp, if you agree**, in English or Spanish. Buyers hear at steps 2, 8, 10 and 11 (*Instructions taken, Lodged at the registry, Title ready, Completed*); sellers at steps 8 and 9 (*Lodged at the registry, Seller paid*). Reply STOP at any time to stop them.
- **Closing updates come from our updates number**, +501 600-0637, shown as Apex Belize Closing Ltd. To talk to a person, WhatsApp +501 612-6574.
- **By email**: your identity (KYC) link, and a reminder if it is not back; your closing statement, to read and accept online, and a reminder if it is not accepted; and, for buyers, the Lodged email with the registry receipts (and, for Land Certificate land, the tracking link).
- **A figure looks wrong?** Do not accept the statement. Tell us what looks wrong, and we will be in touch.
- **Any time**: WhatsApp us on +501 612-6574 or call +501 822-3272. Mon–Fri 8:00 am–5:00 pm, Sat 8:00 am–12:00 noon (Belize time).

Examples, shortened.

→ YOUR NEXT STEP

Ready to talk about your closing?

Book a free first consultation, in English or Spanish.

 **WhatsApp us: +501 612-6574**

CALL THE OFFICE

+501 822-3272

VISIT

#14B Hummingbird Ave, Belmopan City, Belize

EMAIL

manager@apexbelize.com

OFFICE HOURS (BELIZE TIME)

Mon–Fri 8:00 am–5:00 pm · Sat 8:00 am–12:00 noon

Buying?

Send us the price, the number of parcels, and whether every buyer is Belizean. We reply with the stamp duty and our fee.

Selling?

Ask us how a sale closes at our office. If you agree, you hear from us on WhatsApp when the transfer is lodged and when the funds are paid out.

Living abroad?

We handle powers of attorney for buyers and owners who live abroad. Ask us what your case would need.

A real-estate agent?

Share this guide with your buyers and sellers. It is free.

THE CLOSING IN FIVE LINES

1. **The figures come first**, in Belize dollars (BZ\$2 = US\$1, a fixed rate).
2. **Your money comes to us first**; the seller is paid last.
3. **Your ID goes through your own secure link**. Please never send it by email or WhatsApp.
4. **A current Lands Registry search** before anything is lodged. Every time.
5. **Lodged is not yet registered**. Titles can take months, and we keep you informed.

General information, not legal advice. Figures are estimates, not quotes. Apex Belize Closing Ltd., #14B Hummingbird Ave, Belmopan City, Belize. The Closing Guide, English, edition 2, October 2026.