

**SAMPLE REPORT. Property, names, and findings below are illustrative and fictional, built to demonstrate report format and content, not a real verified engagement.**



Title. Taxes. HOA health. Permits. Neighborhood reality. Local know-how. All verified, all in one report.

**FULL EDITION**

Independent Property Verification Report

|                      |                                                                  |
|----------------------|------------------------------------------------------------------|
| Property (sample)    | Casa Cipres, Calle Los Manzanos, Santa Ana, San José, Costa Rica |
| Report Tier          | Full Edition                                                     |
| Engagement Reference | TR-2026-0001-SAMPLE                                              |
| Prepared For         | [Client Name]                                                    |
| Prepared By          | Jota Properties CR — THE REPORT                                  |
| Date Delivered       | August 28, 2026                                                  |

# 1. Summary of Findings

This report covers an independent verification of the property referenced above, prepared for the buyer only. Three items below are flagged for your attention. Everything else checked out clean against the sources listed in the Delivery Manifest (Section 10).

- **FLAG:** The covered patio at the rear of the property does not appear in the municipality's permit records. See Section 5.
- **FLAG:** The condominium's reserve fund is currently funded below the level typically recommended for a project of this size, and a special assessment for roof repairs is under discussion. See Section 4.
- **FLAG:** Confirm your own driving eligibility window and mobile/banking setup before arrival, timelines are shorter than most buyers expect. See Section 8.

Title, corporate standing, and tax status are all current and show no irregularities. Details follow in Sections 2 and 3.

*This report is not a legal opinion and does not recommend for or against proceeding with this purchase. See the disclaimer at the end of this report.*

# 2. Title & Corporate Status

|                            |                                                                            |
|----------------------------|----------------------------------------------------------------------------|
| Registered Owner           | Inversiones Cipres Verde S.A. (cédula jurídica 3-101-XXXXXX, illustrative) |
| Registered Buyer Match     | Matches the name on the purchase agreement                                 |
| Corporate Status           | Active, in good standing with the National Registry                        |
| Corporate Tax (Law 9428)   | Current, last payment on file                                              |
| Liens / Encumbrances       | None found on title as of the date checked                                 |
| Boundary / Cadastral Match | Registered plano catastrado matches the property as described              |

# 3. Tax Status

|                                 |                                                  |
|---------------------------------|--------------------------------------------------|
| Municipal Property Tax          | Current, no arrears as of the date checked       |
| Last Municipal Valuation Update | Within the standard 5-year re-declaration window |
| National Corporate Tax Status   | Current (see Section 2)                          |

# 4. HOA / Condo Financial Health

This property is part of Condominio Los Cipreses (illustrative name).

|                                |                                                                                                         |
|--------------------------------|---------------------------------------------------------------------------------------------------------|
| Reserve Fund Status            | Funded below the level typically recommended for a project of this size and age                         |
| Delinquency Rate Among Owners  | Approximately 1 in 8 units currently behind on HOA dues                                                 |
| Pending / Upcoming Assessments | A special assessment for common-area roof repairs is under board discussion, not yet approved or billed |

What this means for you: nothing here blocks the purchase, but a buyer should ask the seller or HOA administrator directly whether the roof assessment is finalized before closing, since it could become a cost you inherit as the new owner.

## 5. Permit-to-Construction Compliance

|                      |                                                                                                                                                                                |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Main Structure       | Matches municipal permit records                                                                                                                                               |
| Covered Patio (rear) | Not found in the municipality's permit file as of the date checked                                                                                                             |
| Pool                 | Not applicable, no pool on this property                                                                                                                                       |
| River/Stream Setback | Seasonal stream along the north boundary; structure sits approximately 22m from the bank, clear of the 15m rural setback confirmed by INVU certification dated August 14, 2026 |

What this means for you: an unpermitted addition can affect insurance, resale, and in some cases require retroactive permitting at the buyer's cost after closing. A structure built inside a certified river setback is a separate, more serious issue, it can mean the addition was never legally buildable at all, regardless of what the municipal permit file shows. Confirm with your attorney whether either finding affects the purchase agreement.

## 6. Property Condition Snapshot

Observed during an in-person site visit on the date noted in the Delivery Manifest. This is not a structural inspection and makes no claim about soundness or condition beyond what's visible, buyers wanting that should engage a licensed inspector.

|                          |                                                                                                                       |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Overall Match to Listing | Property and immediate surroundings match the listing description and photos                                          |
| Covered Patio (rear)     | Present and visibly in regular use, this is the addition referenced in Section 5 as not on file with the municipality |
| Immediate Surroundings   | No visible construction, vacant lots, or other changes adjacent to the property as of the site visit                  |

### Site Photos



Front Exterior



*Rear Covered Patio — Flagged Addition*



*Immediate Surroundings*

## 7. Neighborhood & Access Dossier — Santa Ana

### About Santa Ana

Santa Ana sits directly adjacent to Escazú along the Route 27 corridor and offers a calmer, more residential alternative at a somewhat more accessible price point, though "accessible" is relative, this is still one of the most expensive rental markets in the western Central Valley. The zone isn't a single character: Santa Ana Centro, Pozos, Rio Oro, Valle del Sol, Brasil, and Piedades each read differently, from hillside privacy to condo-and-local-life mixing. Healthcare access improved meaningfully with Hospital Metropolitano's Lindora-area campus and the newer Clínica Bíblica Santa Ana location, residents no longer have to drive into San José for quality private care. Forum 1 and Forum 2 business parks anchor a real corporate and tech presence, which shapes daily life for a portion of residents, hybrid and remote work are common here specifically because commuting during peak traffic is a genuine burden, not a lifestyle preference. The area also mixes in traditional Costa Rican life, a Sunday morning farmers market (Feria del Agricultor) among the longest-running in the Central Valley, alongside its newer condos and country clubs.



*Sunset view over the Central Valley from the Santa Ana area*

## Access

- Drive to Juan Santamaría International Airport (SJO): roughly 30-40 minutes midday, 50-70 minutes during morning or evening rush hour via Route 27
- Primary route runs through the Próspero Fernández corridor, which is the main traffic chokepoint for this area at peak hours

## Proximity

- Approximately 15-20 minutes to Hospital CIMA
- Several bilingual and international schools within a 15-minute drive

## Character

- Established expat and upper-income Tico neighborhood, mix of gated communities and standalone homes
- Active commercial corridor (Forum, Multiplaza) within a short drive, more built-up and less rural than outlying Central Valley towns

## Current Local Conditions

- No unusual conditions to report in this area at this time (this line is updated per report, not left blank by default)

# 8. Practical Systems Notes

## Mobile Phone Service

Costa Rica has three carriers: Kölbi (state-run), Liberty (formerly Movistar), and Claro. All three sell prepaid SIMs that require only a valid passport to register, no Costa Rican residency needed, which covers what most visiting or newly arrived buyers need. Kölbi is the one carrier with an explicitly branded tourist product (marketed as the SIM Turista); Claro and Liberty's standard prepaid plans are equally open to visitors, they're just not marketed under a separate tourist-specific name. The better-value postpaid contract plans, across all three carriers, require legal residency (a DIMEX or cédula card) and a credit check, so none of them are an

option until residency is established. Confirm current plans, prices, and registration requirements directly with the carrier, offerings change.

## **Driving Legally as a Foreign Visitor, and Renting a Car**

Since a 2024 reform to Article 91 of Costa Rica's Transit Law, a valid foreign driver's license is recognized for the same length of time as your authorized legal stay in the country, up to a maximum of 180 days for visitors from the US, Canada, and most of Europe. Before this reform, foreign licenses were capped at 90 days no matter how long the stay was authorized. The actual number of days you're granted at entry is set by the immigration officer, not automatically the maximum, and it's tied to the stamp in your passport, not your rental agreement or how long you personally plan to stay. You're required to show proof of onward or return travel to enter the country, but a near-term return ticket doesn't necessarily limit the number of days granted, that's still at the officer's discretion. Whatever date is stamped in your passport is also your deadline to exit. Driving past that date on a foreign license carries real penalties, a fine and the transit police can confiscate the vehicle's plates. Confirm the exact date stamped in your own passport rather than assuming the maximum, and note that immigration rules can change.

## **Rental Car Pricing and Booking**

Some rental agencies quote in colones so the number looks smaller than the USD equivalent, and mandatory insurance is often left off the advertised rate until you're at the counter. Booking through an online rental aggregator or booking agency rather than reserving directly typically locks in the full rate, insurance included, before you arrive, and often reduces the security deposit required at pickup. Either way, confirm the all-in USD total, including required insurance, before signing anything.

## **Banking as a Foreigner**

A tourist or non-resident can open a simplified personal account at some Costa Rican banks, Banco de Costa Rica and Banco Nacional are the two most commonly cited, using just a passport, no cédula or DIMEX required. These simplified accounts carry a monthly deposit cap. Sources vary: most put it around \$1,000-\$1,500, some report limits as high as the equivalent of \$2,000-\$6,000 depending on the bank and branch, and exceeding the cap can freeze the account. Non-residents generally can't access SINPE, Costa Rica's national electronic payment system used for many local transfers, since that requires a cédula or DIMEX. Full-service accounts with higher limits and broader features typically require legal residency. Confirm the current cap directly with the bank, limits vary by institution and change.

## **Weather and the Rainy Season**

Costa Rica runs on two seasons rather than four: a dry season roughly December through April, and a rainy season (locally, invierno) roughly May through November. In the Central Valley specifically, the pattern tends to be dry, sunny mornings even deep into the rainy season, with showers arriving in the afternoon and clearing by evening, rather than all-day rain. As of the Instituto Meteorológico Nacional's April 2026 seasonal outlook, 2026 itself is running against the usual pattern: rainfall for the second half of the year is projected at 10-30% below normal, with the largest shortfalls expected September through November, alongside a hotter-than-average year overall. Seasonal forecasts shift as the year goes on and vary zone to zone within the Central Valley's own microclimates, confirm the current outlook rather than assume this pattern repeats in a future year.

## **Home Internet Service**

The Central Valley is the best-served part of the country for home internet, with several providers offering overlapping coverage: Kölbi (the state-run ICE brand), Liberty (formerly Cabletica, and before that Movistar), Claro, and Tigo. Fiber is widely available in urban and suburban Central Valley zones specifically, with

advertised speeds commonly running from the mid-double digits up to 300-500 Mbps, and some fiber plans reaching up to 1 Gbps. Where fiber hasn't reached a specific address, cable or DSL plans are typically still available at lower speeds, and Starlink satellite service is now a genuine option for anywhere still underserved. Availability and actual speed vary block to block even within a well-served zone, confirm what's actually installable at a specific address rather than assuming zone-level coverage applies to every property in it.

## Healthcare: CAJA and Private Care

Costa Rica runs a two-track healthcare system. CAJA (formally CCSS) is the mandatory public system for legal residents, funded through a monthly contribution of roughly 7-11% of declared income. It covers pre-existing conditions from day one and provides unlimited treatment, but non-emergency and elective procedures can carry real wait times, sometimes months, occasionally longer. Public hospital emergency rooms treat everyone regardless of insurance or residency status; no one is turned away. Alongside CAJA, a private system operates with its own hospitals and clinics, several of the country's best-known private hospitals, including CIMA, Clínica Bíblica, and Hospital Metropolitano, are clustered in or near the Central Valley, with 24-hour emergency departments and English-speaking staff, at costs that generally run well below equivalent care in the US even paid out of pocket. Digital Nomad visa holders are a specific exception: they're exempt from CAJA and instead required to carry private international health insurance as a condition of the visa itself. Nationwide emergency response is reached by dialing 911, which dispatches Cruz Roja (Red Cross) ambulance services; English-language support on that line isn't guaranteed.

## Mail and Package Delivery

Correos de Costa Rica is the national postal service, and while domestic delivery in urban areas is reasonably dependable, international mail can be slow and unpredictable, commonly weeks, sometimes longer, occasionally an item doesn't arrive at all. Because of this, many residents use a PO box (apartado postal) or a mail-forwarding address in the US rather than relying on direct international delivery. Every package entering the country from abroad has to clear customs and may incur import duties regardless of its declared value or how it was shipped. Private couriers (DHL, UPS, FedEx) offer faster, more trackable delivery at a higher cost, and are still subject to the same customs process.

## Traffic and Commute Times

Costa Rica placed second-worst in the world for traffic in Numbeo's 2026 Mid-Year Traffic Index, behind only Nigeria, with an average one-way commute of roughly 60 minutes nationally. San José itself ranked second-worst globally among individual cities, behind only Lagos. Within the Central Valley, congestion is heavily concentrated in the morning (roughly 7-9am) and afternoon (roughly 4-7pm) windows, when travel times on urban sections can double or triple; one government traffic study found San José canton's average speed dropping from about 14 km/h in the morning to 7 km/h in the afternoon, with Santa Ana and Alajuela both showing notable, if less extreme, slowdowns of their own. Route 27, the main corridor connecting San José to Santa Ana, Ciudad Colón, and Atenas before continuing to the Pacific coast, is a particularly congested stretch, especially on weekends. A commute that looks short on a map, or feels short driving it at midday, can run meaningfully longer at the actual hour someone would be making it every day; test the real commute at rush hour before treating a distance as a fixed travel time.

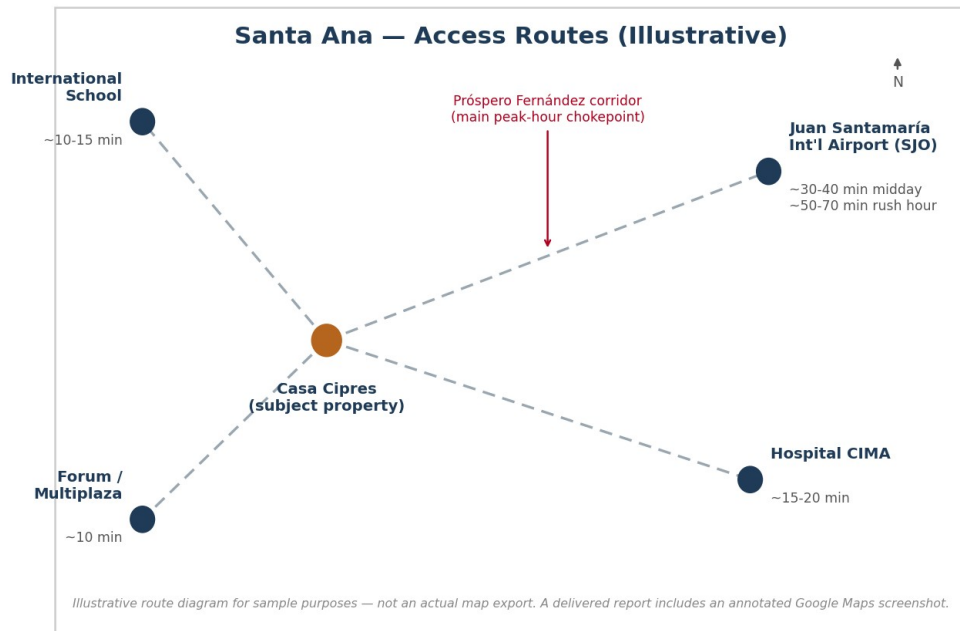
## Utilities: Electricity and Water

Electricity is supplied mainly by ICE, the state-run national provider, with CNFL serving as a secondary regional provider in parts of the Central Valley specifically. Costa Rica generates its power from over 98% renewable sources, which keeps the grid clean but not particularly cheap, a typical household bill runs roughly \$50-150 a month depending on usage and property size. Water is supplied mainly by AyA, the national water utility, with ASADAS (community-run water boards) common in rural areas outside AyA's

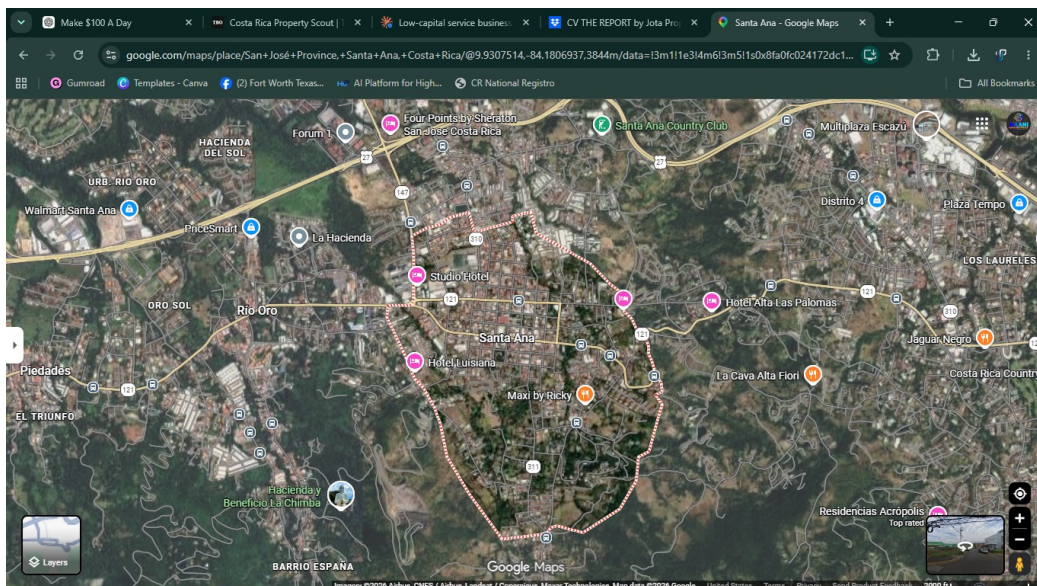
direct coverage. If a property already has active service, transferring the account into a new owner's name is generally a straightforward office visit with ID and proof of ownership, best handled right after closing. If a property has never had a connection at all, new installation commonly takes one to three weeks, and considerably longer if the nearest infrastructure isn't close by. Both ICE and AyA are known for vague, optimistic timelines that can stretch well past what's initially quoted, worth building in a buffer rather than planning around the first estimate given.

## 9. Exhibits

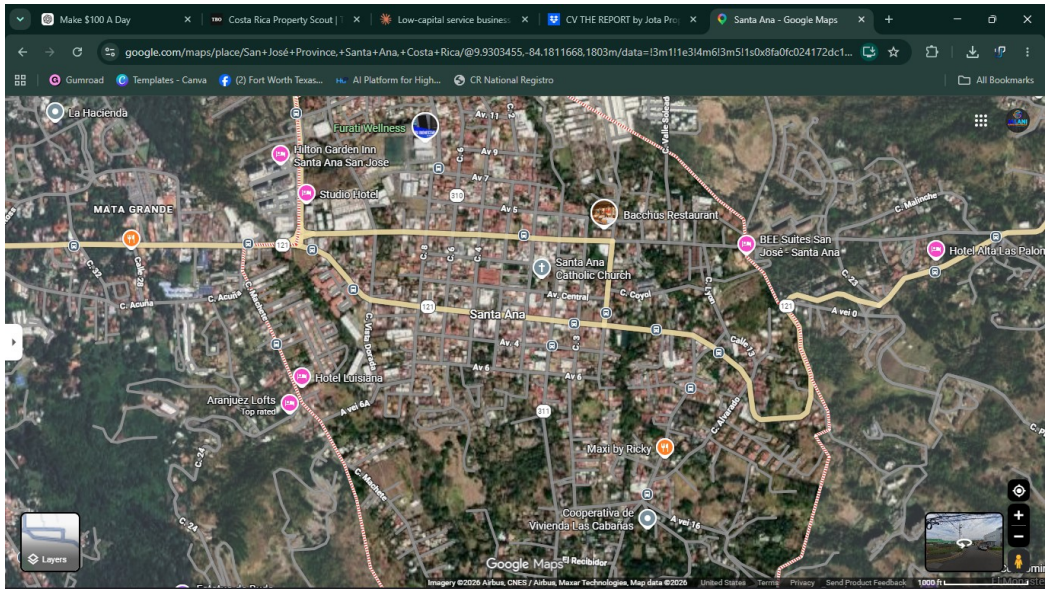
Property-specific photos from the site visit appear in Section 6. The maps below support the Neighborhood & Access Dossier in Section 7.



*Illustrative access diagram (schematic, not a real map export)*



Sample Google Maps exhibit, Santa Ana zone overview



Sample Google Maps exhibit, Santa Ana detail view

10. Delivery Manifest

|                                                        |                                                             |
|--------------------------------------------------------|-------------------------------------------------------------|
| Registro Nacional (title, corporate status)            | Checked August 2026 (sample date)                           |
| Hacienda / ATV (tax status)                            | Checked August 2026 (sample date)                           |
| Municipality of Santa Ana (permit file and site visit) | Checked in person, August 2026 (sample date)                |
| HOA Administrator (financial statements)               | Requested and received August 2026 (sample date)            |
| INVU (river setback certification)                     | Requested and received August 2026 (sample date)            |
| Neighborhood & Systems Notes                           | Maintained content, last reviewed August 2026 (sample date) |

Disclaimer

We are not a concierge service. Each report is a complete, independent engagement on the property and/or area you request. You're always welcome back, for another property, the same one again down the road, or to stay current between purchases through THE BRIEFING, our optional quarterly update on the areas we cover. Whichever you choose is entirely up to you: we'll never chase a renewal, and the report itself never turns into an ongoing arrangement you didn't ask for.

This report is an independent verification based on the sources listed in the Delivery Manifest. It is not a legal opinion, does not substitute for review by a licensed Costa Rican attorney, and does not guarantee the outcome of any transaction. If you do not have a Costa Rica real estate attorney, we can refer one.