

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.

RECORDS EDITION

Independent Title, Corporate & Tax Status Check

Property (sample)	Casa Cipres, Calle Los Manzanos, Santa Ana, San José, Costa Rica
Report Tier	Records Edition
Engagement Reference	TR-2026-0003-SAMPLE
Prepared For	[Client Name]
Prepared By	Jota Properties CR — THE REPORT
Date Delivered	August 28, 2026

1. Summary

This report covers title, corporate status, and tax status for the property referenced above, along with practical, country-wide systems information relevant to any Costa Rica property owner. Nothing in the records checked below raised a concern. See the note in Section 4 for what this edition does not cover.

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. Findings Flag Log

No flags identified in the title, corporate, or tax records checked for this report.

- Note: this tier does not check HOA financial health or municipal permit records. If this property is part of a homeowners association or has additions to the original structure, those are common sources of issues that this report is not scoped to catch. This edition also does not include a site visit, if this property borders a river or stream, its legal setback and any compliance issue are confirmed separately in Full Edition. Full Edition covers all of this. If you're still weighing this property against other zones, Area Edition covers that comparison separately.

5. 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. 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, 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.

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, but non-emergency and elective procedures can carry real wait times. Public hospital emergency rooms treat everyone regardless of insurance or residency status; no one is turned away. Alongside CAJA, a private system operates its own hospitals, several of the country's best-known, 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 well below equivalent US care. 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. Nationwide emergency response is reached by dialing 911.

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. 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 declared value. Private couriers (DHL, UPS, FedEx) offer faster, more trackable delivery at a higher cost, 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; 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 slowdowns of their own. Route 27, the main corridor connecting San José to Santa Ana, Ciudad Colón, and Atenas, is particularly congested, especially on weekends. 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, with CNFL serving as a secondary regional provider in parts of the Central Valley. Costa Rica generates over 98% of its power from renewable sources, which keeps the grid clean but not particularly cheap, a typical household bill runs roughly \$50-150 a month. Water is supplied mainly by AyA, with ASADAS (community-run water boards) common in rural areas outside AyA's coverage. Transferring an existing connection into a new owner's name is generally a straightforward office visit with ID and proof of ownership; a brand-new connection where none existed can take one to three weeks or considerably longer. Both ICE and AyA are known for optimistic timelines that stretch past what's initially quoted.

6. Delivery Manifest

Registro Nacional (title, corporate)	Checked August 2026 (sample date)
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status)	
Hacienda / ATV (tax status)	Checked 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.