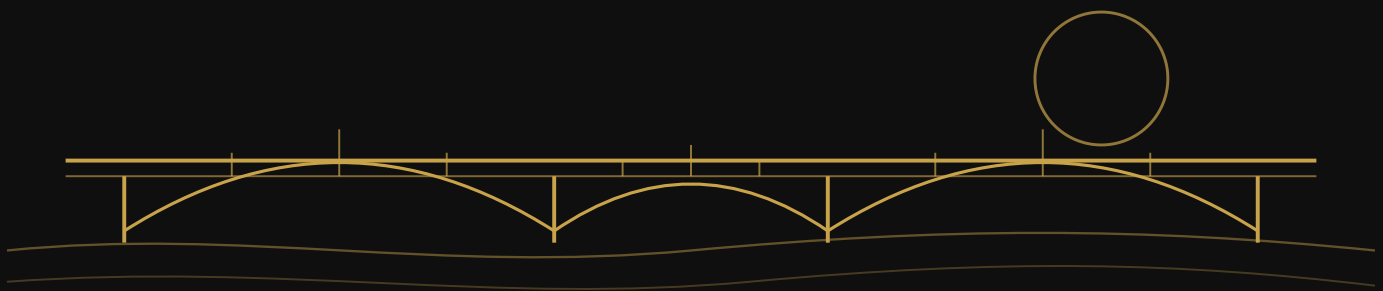


Buying a Home in Texas from Mexico

2026 Guide

What you need to know to buy in the Rio Grande Valley while living in Mexico: who can buy, the 7 steps, ways to pay, documents, visiting on a visa, closing from a distance, wire fraud, renting, taxes, the international bridges and a glossary of 25 terms.



7

steps, from first visit to closing

13

Valley international bridges, in one table

25

purchase terms, in English and Spanish

44

public sources, checked October 18, 2026



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Note: General information, not legal, tax, immigration or lending advice. Amy is not an attorney, accountant, immigration consultant or lender. Amy serves every buyer equally.

Edition of October 18, 2026. Every fact that can change was verified October 18, 2026 and carries its source.

Before you start

THE SHORT ANSWER

Yes, a person who lives in Mexico can buy a home in Texas. You do not need US citizenship or residency. You buy with cash, a foreign national loan or an ITIN loan, you close through a Texas title company, often without traveling, and if you later rent or sell the home, US tax rules apply that are worth reviewing with a tax professional.

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How to read this guide

- It is general information for people who live in Mexico and are looking for a home in Starr, Hidalgo, Cameron and Willacy counties in South Texas.
- Every fact that can change (laws, forms, figures, bridge lanes) names its source and was verified October 18, 2026. Before you act, confirm with the source or with a licensed professional.
- Texas contracts and notices are in English. The glossary on page 13 gives the Spanish for the terms you will hear most.

Who does what in a Texas purchase

Buyer's agent. Helps you search, make an offer and negotiate using Texas Real Estate Commission (TREC) forms.

NMLS-licensed lender. Only if you borrow. Gives you a written Loan Estimate.

Texas-licensed attorney. Powers of attorney, companies, trusts, estates and any legal question.

Texas-licensed insurance agent. Homeowners, wind and hail, and flood insurance.

Title company. Holds the money in escrow, examines title, issues title insurance and runs the closing.

Licensed home inspector. Checks the condition of the home during the option period.

Tax professional. Ideally experienced in both the US and Mexico: ITIN, rentals, sale and estate.

Licensed property manager. If you will rent the home (see page 10).

Amy is not an attorney, accountant, immigration consultant or lender, and she does not recommend legal or tax structures. She is glad to introduce licensed professionals; you choose who to work with.

1 Who can buy?

Yes, a Mexican citizen can buy a house, land or a condo in Texas. Texas law gives non-citizens the same property rights as citizens, with one exception: SB 17. Mexico is not one of the countries that law restricts.

Texas SB 17, with dates

- **In effect since September 1, 2025.** It is in the Texas Property Code, Chapter 5, Subchapter H.
- **Who it restricts.** Governments, companies and certain individuals tied to countries designated for national-security reasons. Today those countries are China, Iran, North Korea and Russia.
- **Mexico is not on the list.** The text of the law does not mention Mexico.
- **Who it does not apply to.** US citizens and lawful permanent residents. It also lets a person who is lawfully present and living in the US buy the home that will be their residence homestead.
- **Rules on the way.** On October 9, 2026 the Texas Attorney General published revised proposed rules to carry out the law. The earliest date they could be adopted is November 8, 2026.
- **The list can change.** The Governor can designate other countries or entities. If you have questions about your situation, consult a Texas-licensed attorney.

How Amy works with this law

Amy serves every buyer equally and does not ask about your nationality or citizenship to decide whether to work with you. If the title company asks buyers for any SB 17 statement, it asks every buyer the same way.

Texas has no restricted zone

Mexico has a restricted zone for foreigners along its borders and beaches. Texas has nothing like it: you can buy in McAllen, Brownsville, South Padre Island or any Valley city, in your own name, without a bank trust.

Ranches, orchards and farmland

When a foreign person acquires US agricultural or forest land, the federal AFIDA law requires filing Form FSA-153 with the USDA Farm Service Agency office in the county where the land sits, within 90 days. Filing late can bring a penalty of up to 25% of the land's value. A home in a subdivision is normally not agricultural land; if you buy a ranch or orchard, ask your attorney.

In your name or through a company?

Buying in your own name, jointly, through an LLC or through a trust has legal and tax effects in both countries. Decide with a Texas-licensed attorney and a tax adviser before you sign the contract. Good to know: a FinCEN federal rule would have required title companies to report certain cash purchases by companies or trusts. A federal court in Texas vacated it on March 19, 2026 and the government appealed; while that ruling stands, the report is not required. This could change.

Sources, verified October 18, 2026: SB 17 text, capitol.texas.gov/tlodocs/89R/billtext/html/SB00017F.htm · Proposed rules (Winstead law firm summary, Oct 16, 2026), winstead-realestate.com · Mexico's restricted zone, SRE, sre.gob.mx · AFIDA, ecfr.gov (7 CFR 781) · FinCEN, fincen.gov/rre

2 The path in 7 steps

1 Confirm you can buy and build your team

As a Mexican citizen you can buy (page 3). Choose your agent and, depending on your situation, your lender, attorney and tax professional. Decide whose name will go on the deed before you make an offer, because the contract is signed in that name.

2 Decide how you will pay

Cash, a foreign national loan or an ITIN loan (page 5). Before you make an offer, have proof of funds or a lender's pre-approval letter ready: the seller will ask for it.

3 Add up the cost of owning

Include property taxes (a second home gets no homestead exemption, page 11), homeowners insurance, wind insurance in Cameron and Willacy counties, HOA dues, upkeep and, if you will rent, property management.

4 Plan your visits

With a Border Crossing Card you can visit within 25 miles of the border for up to 30 days without an I-94 (page 7). Group your showings into one or two trips and tour by video call the homes you cannot see in person.

5 Make your offer on the Texas contract

The standard TREC resale contract (form 20-19) requires delivering the earnest money and the option fee to the title company within 3 days after the effective date (page 8). Have your US dollars ready before you sign. Use the option period for the inspection.

6 Close in person or from a distance

You can sign at the title company, before a US consular officer, before a Mexican notario público with an apostille, by online notarization or through a power of attorney, if the title company approves (page 8). Confirm every payment instruction by phone (page 9).

7 After closing: live, rent, sell or pass it on

Give the HOA, your insurer and the appraisal district a mailing address and email where you will get notices. If you rent, tax withholding on the rent applies (page 10). If you sell, FIRPTA withholding applies, and at death, US estate tax may apply (page 11).

A practical tip

Many purchases from Mexico are delayed by two things: the money does not reach the title company in time, and the signing method was not approved in advance. Solve both before you sign the contract.

3 Ways to pay and how to move your money

There are three paths: cash, a foreign national loan or an ITIN loan. Each lender sets its own requirements, down payment and rate, so compare lenders and get everything in writing.

Cash

The simplest path and the quickest to close. The money must arrive in US dollars in the title company's escrow account. If you pay cash, you usually do not need an ITIN to buy.

Foreign national loan

Some banks and private lenders offer loans to people who live outside the US. Requirements vary widely by lender: ask which Mexican documents they accept.

ITIN loan

Designed mainly for people who live in the US and file taxes with an ITIN instead of a Social Security number. If you live in Mexico, ask the lender whether you qualify.

Government programs

Since May 25, 2025, FHA loans are no longer available to non-permanent residents; HUD confirmed it in an October 9, 2026 release. In general, FHA, VA and USDA loans are not designed for people who live outside the United States.

How to compare lenders

- Ask two or three NMLS-licensed lenders for a written Loan Estimate for the same price on the same day, and compare them line by line.
- Ask how long their process takes for buyers who live in Mexico, which translations they need and whether they accept your signing method for closing.
- Amy is not a lender and does not take loan applications. She can introduce licensed lenders who work with buyers from Mexico, and you choose.

How to move the money

- **A wire in US dollars** to the title company's escrow account, after confirming the instructions by phone (page 9). Ask the title company which forms of payment it accepts for closing.
- **Document where your funds come from.** If you borrow, the lender will ask for statements and records of every large transfer. Keep them starting today.
- **Cash at the border.** Carrying more than \$10,000 in currency or monetary instruments into or out of the US is legal, but you must report it to CBP. Families and groups traveling together count their combined total.
- **Cash at closing.** A business that receives more than \$10,000 in cash, including escrow contributions and real property sales, reports it to the IRS on Form 8300 within 15 days.
- **Do not split cash.** Breaking money into smaller amounts to avoid those reports is a federal crime, even when the money is legal.
- **On the Mexican side,** ask your bank about limits on depositing, exchanging or wiring US dollars.

Sources, verified October 18, 2026: HUD release 26-084 (Oct 9, 2026), [hud.gov/news/ HUD-no-26-084](https://www.hud.gov/news/ HUD-no-26-084) · CBP, money and monetary instruments, [cbp.gov/travel/international-visitors/kbyg/money](https://www.cbp.gov/travel/international-visitors/kbyg/money) · IRS, Form 8300, [irs.gov \(Form 8300 guide\)](https://www.irs.gov/Form8300) · IRS, structuring, [irs.gov/irm/part4/irm_04-026-013](https://www.irs.gov/irm/part4/irm_04-026-013)

4 Documents checklist

Print this page or save it on your phone. Not every item applies to every buyer; your title company and lender will tell you what they need in your case.

IDENTITY AND TRAVEL

- ☐ A valid passport.
- ☐ A valid B1/B2 visa or Border Crossing Card (laser visa).
- ☐ An I-94, if you will go beyond 25 miles or stay longer than 30 days (page 7).
- ☐ A second photo ID (for example, your INE), in case the title company or whoever certifies your signature asks for it.

MONEY

- ☐ Proof of funds (recent bank statements) for cash offers.
- ☐ A lender's pre-approval letter, if you will borrow.
- ☐ A record of where your money comes from: statements and transfer receipts.
- ☐ The US dollar account you will wire from, ready before you sign the contract.
- ☐ A verified phone number for the title company, to confirm payment instructions.

TAXES

- ☐ An ITIN, if you have one or will need one to rent, sell or get an ITIN loan (page 10).
- ☐ Contact details for your US tax professional and your accountant in Mexico.

CONTRACT AND CLOSING

- ☐ The exact name of the buyer (person, couple or company), the same on every document.
- ☐ A signing method approved in writing by the title company and, if any, the lender (page 8).
- ☐ A power of attorney drafted by an attorney, if someone else will sign for you.
- ☐ Company or trust documents prepared by your attorney, if you buy through an entity.
- ☐ The inspection report and, when provided, the Seller's Disclosure about the property's condition.
- ☐ HOA documents (rules and resale certificate), if the home has an association.

BEFORE AND AFTER CLOSING

- ☐ Homeowners policy and, if needed, wind and flood policies in force on closing day.
- ☐ A mailing address and email where you will get tax, HOA and insurance notices.
- ☐ An agreement with a licensed property manager, if you will rent.
- ☐ Copies of your recorded deed and your owner's title policy, stored somewhere safe.

What no one needs to know to show you homes

To show you homes, no one needs to know your national origin, your religion or whether you have children. If someone asks for that information to decide which homes or areas to show you, you can say no: the federal Fair Housing Act bars that practice.

5 Visiting on a B1/B2 visa or Border Crossing Card

You do not need a special visa to buy. With a Border Crossing Card (laser visa) and no I-94, you can visit within 25 miles of the border for up to 30 days. Buying a home does not give you a visa, residency or permission to work.

The rules, in short

- **Border Crossing Card (laser visa, form DSP-150):** without an I-94, up to 30 days and within 25 miles (about 40 km) of the border.
- **Visa in your passport:** without an I-94, up to 72 hours within those 25 miles.
- **Farther or longer:** you need an I-94. You can apply for a provisional I-94 online at i94.cbp.dhs.gov or in CBP's mobile app, then present yourself at a port of entry within seven days to finish the process.
- **In Texas the limit is 25 miles statewide.** Arizona and New Mexico have wider zones; Texas does not.
- **Your admission controls, not your home.** Your I-94 shows the date you may stay until. Owning a home does not change that date.

Which Valley cities are within 25 miles?

DISTANCE TO THE RIVER	CITIES	CARD HOLDER, NO I-94
0 to 9 miles	Brownsville, Hidalgo, Roma, Rio Grande City, Sullivan City, La Joya, Peñitas, Palmview, Mission, McAllen, Pharr, San Juan, Alamo, Donna, Weslaco, Mercedes, San Benito, Port Isabel	Inside
10 to 17 miles	Los Fresnos, Harlingen, South Padre Island, Laguna Vista, Edinburg (downtown), Elsa, Edcouch, La Villa	Inside
20 to 22 miles	Sebastian, north Edinburg	Inside, close to the limit
About 25 miles	Lyford	On the line: treat as outside
26 to 40 miles	Raymondville, Lasara, San Isidro, Port Mansfield	Outside

Approximate straight-line distances from each city center to the river, calculated for this guide. They are not a CBP determination. Confirm with CBP before you travel, especially for showings in the northern parts of the counties or in Willacy County.

During your visits

- Always carry your passport and your visa or Border Crossing Card; the CBP officer may ask the purpose of your trip.
- If, besides visiting and buying, you plan to work on the home, run it as a business or stay for long stretches, ask an immigration attorney first.
- For immigration matters, see an immigration attorney or a representative accredited by the Department of Justice. According to USCIS, a notary public in the US is not allowed to give you immigration legal services.

Sources, verified October 18, 2026: 8 CFR 235.1(h)(1), [law.cornell.edu/cfr/text/8/235.1](https://www.law.cornell.edu/cfr/text/8/235.1) · 8 CFR 212.1(c)(1), [law.cornell.edu/cfr/text/8/212.1](https://www.law.cornell.edu/cfr/text/8/212.1) · CBP, I-94, cbp.gov/travel/international-visitors/i-94 · CBP, provisional I-94 (Mar 21, 2025), cbp.gov · USCIS, common scams, uscis.gov

6 Closing from Mexico

You can often close without traveling, if the title company (and the lender, if any) approves the signing method in advance. Ask on day one.

The title company

It holds your money in escrow, examines the seller's title, issues your title insurance and runs the closing. In Texas, the Department of Insurance sets the title insurance premium and every title company charges the same premium. You may choose any title company you want.

Earnest money and the option fee (TREC contract 20-19)

- Within 3 days after the contract's effective date, the buyer delivers the earnest money and the option fee to the title company. If the last day falls on a Saturday, Sunday or legal holiday, the deadline moves to the next day that is not.
- The option fee buys the right to end the contract for any reason during the option period. Notice must be given by 5:00 p.m. local time where the property is.
- If you terminate on time, the option fee is not refunded and the earnest money is. If the option fee is not delivered on time, you lose that right to terminate.
- An international wire can take more than 3 days: have your US dollars ready before you sign.

Five ways to sign

METHOD	WHAT TO KNOW
In person at the title company	The simplest choice if your trip fits within the 25-mile zone (page 7).
Before a US consular officer in Mexico	Texas law recognizes acknowledgments taken abroad by US consular officers. It is by appointment, which can be scarce, and there is a fee per seal. See mx.usembassy.gov .
Before a Mexican notario público, with an apostille	Texas recognizes acknowledgments taken abroad by a notary public of that country or another officer empowered there to administer oaths. Mexico has been part of the Hague Apostille Convention since August 14, 1995. Ask whether the title company wants a translation.
Remote online notarization	A Texas online notary can notarize while you are outside Texas, by video and audio, after verifying your ID. Confirm the platform can verify your passport.
Power of attorney to someone you trust	An attorney drafts it. A power of attorney used for a transaction that gets recorded must be recorded with the county clerk where the home is, no later than 30 days after the transaction document is filed for recording.

In Texas, a real estate license holder who is not an attorney may not draft documents that transfer or affect an interest in real property (other than TREC forms) or advise on their legal validity. That is why Amy introduces you to an attorney.

Sources, verified October 18, 2026: TREC 20-19, paragraph 5, trec.texas.gov/sites/default/files/pdf-forms/20-19_4.pdf · TDI, title insurance FAQ, tdi.texas.gov/title/titlefaqs.html · Tex. Civ. Prac. & Rem. Code 121.001, [texas.public.law](https://statutes.capitol.texas.gov/Details/htm/texstat.htm?leg=75&ch=121&sec=001) · Apostille Convention, HCCH, [hcch.net](https://www.hcch.net) · Tex. Gov't Code 406.110, [texas.publi.c.law](https://statutes.capitol.texas.gov/Details/htm/texstat.htm?leg=406&ch=110&sec=110) · Tex. Estates Code 751.151, [texas.public.law](https://statutes.capitol.texas.gov/Details/htm/texstat.htm?leg=751&ch=151&sec=151) · Tex. Occ. Code 1101.654, [texas.public.law](https://statutes.capitol.texas.gov/Details/htm/texstat.htm?leg=1101&ch=654&sec=654)

7 Watch out for wire fraud

Before you send any wire, call the title company at a number you have already verified and confirm the payment instructions by voice. Never rely on an email alone.

Why it matters

In 2025 the FBI's Internet Crime Complaint Center (IC3) received 24,768 business email compromise complaints, the kind of fraud that often diverts closing wires, with reported losses of \$3,046,598,558. In its real estate category (investment, rental and timeshare fraud) it received 12,368 complaints, with losses of \$275,110,419.

Warning signs

- An email, text or call that changes the bank account at the last minute, even if it seems to come from your agent, the title company or the lender.
- Pressure: "wire today or you lose the house".
- An email address that looks almost the same as usual, with one letter changed.
- Instructions to send money to a person instead of the title company's escrow account.

How to protect yourself, step by step

1. When escrow opens, ask the title company for its main phone number and save it. Check it against the company's website or printed documents.
2. Before you wire, call that number (not one from an email) and confirm the bank name, account number, routing number and beneficiary.
3. If anything changes, stop and call the title company again. Tell your agent too.
4. After you wire, call to confirm the money arrived.
5. Do not email photos of your passport, statements or passwords unencrypted. Ask the title company for a secure portal.

If you think you sent money to a fake account

- Call your bank immediately and ask it to recall the wire. Time is critical.
- File a complaint at www.ic3.gov regardless of the amount, with full transaction details.
- IC3's Recovery Asset Team helps freeze funds: in 2025 it froze \$679,013,183, a 58% success rate on the attempted thefts it handled.

Sources, verified October 18, 2026: FBI IC3, 2025 Annual Report, crime type tables and Recovery Asset Team section, [ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf](https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf)

8 Renting out your home from Mexico

You can rent out your Texas home while living in Mexico, but plan the taxes before you sign your first lease. Decide with a tax professional who knows both countries.

Two ways to pay US tax on rent

On gross rent (the default)

If you do nothing, whoever pays you rent (your tenant or your property manager) must withhold 30% of the gross rent for the IRS, or a lower treaty percentage if one applies, with no deduction for expenses.

On net income (by election)

US law (section 871(d)) and the US-Mexico tax treaty let you choose to be taxed on net rental income: rent minus expenses such as property tax, insurance, upkeep and depreciation. You choose it by attaching a statement to your federal return (Form 1040-NR) for the first year.

- For the net option, give your manager Form W-8ECI, which requires a US taxpayer number (usually an ITIN), and file Form 1040-NR on time every year.
- Vacation rentals of houses and condos owe the 6% Texas state hotel occupancy tax, plus any local hotel taxes.
- Mexico may also tax that rental income. Ask your accountant in Mexico.

The ITIN, in five points

- It is an IRS number for tax purposes only. It gives no immigration status and no permission to work.
- You apply on Form W-7, usually with a tax return or under an IRS exception, such as rental income with withholding or a real property sale subject to FIRPTA.
- A valid passport is the only stand-alone document. An IRS Certifying Acceptance Agent (CAA) can check it and hand it back on the spot.
- The IRS says to allow about 7 weeks; 9 to 11 weeks if you apply from abroad or between January 15 and April 30.
- It expires if it is not used on a federal tax return for three tax years in a row.

Who manages the home

In Texas, a person who leases property or controls the rent of a single-family home for someone else in exchange for pay must hold a real estate license. Hire a licensed property manager, ask for the license number and read the management agreement before you sign. Also check the HOA's rules on rentals, especially if you plan seasonal rentals.

Sources, verified October 18, 2026: IRS Publication 519 (2025), irs.gov/publications/p519 · IRS, W-8ECI instructions, irs.gov/instructions/iw8eci · IRS, ITIN, irs.gov/tin/itin · IRS, W-7, irs.gov/instructions/iw7 · IRS, renewing an ITIN, irs.gov/tin/itin/how-to-renew-an-itin · IRS, acceptance agents, irs.gov · Texas Comptroller, hotel tax, comptroller.texas.gov/taxes/hotel · Tex. Occ. Code 1101.002, texas.public.law

9 Property taxes, homestead and other taxes

Texas has no state property tax: local taxing units (county, city, school district and other districts) levy it. A home that is not your principal residence pays without the homestead exemption.

Property taxes

- Each county's appraisal district sets the home's value every year, and each local taxing unit sets its rate. The combined rate varies by city and school district.
- Before you make an offer, estimate the yearly tax at the full rate, with no exemption. Valley rates by city are at amyherrerare.com/property-taxes.

The homestead exemption (principal residence)

- It is for the home you live in as your principal residence. When you apply, you state that you claim no other residence homestead, in or outside Texas.
- School districts must give a \$140,000 exemption on a residence homestead's value.
- You apply on Form 50-114 with the appraisal district, generally before May 1.
- On a residence homestead, the appraised value may not rise more than 10% a year (plus new improvements). A second home has no such cap.
- If your principal residence is in Mexico, your Texas home does not qualify. If you later move to Texas, ask the appraisal district.

Insurance in the Valley

In Cameron and Willacy counties, wind and hail coverage is sometimes placed with TWIA, the state's insurer of last resort. TWIA requires a prior denial from a private insurer and a certificate of compliance (WPI-8) for the structure. Hidalgo and Starr are not in the TWIA area. Get quotes before you make an offer, especially near the coast.

Federal taxes worth knowing

- **When you sell (FIRPTA).** When the seller is a foreign person, the buyer generally withholds 15% of the price for the IRS. If the buyer will live in the home, it is 10% when the price is \$1 million or less, and nothing when the price is \$300,000 or less. It is not the final tax: you file Form 1040-NR, and you can ask for reduced withholding on Form 8288-B.
- **At death.** For people who are not US citizens or residents, a US estate tax return (Form 706-NA) is required when their US assets, including a home, are worth more than \$60,000. Talk with an estate planning attorney.
- **Spending a lot of time in the US.** The substantial presence test counts your days with a formula: 31 days in the year and 183 over three years (all of this year's days, a third of last year's and a sixth of the year before) can make you a US tax resident. There are exceptions, such as a closer connection to Mexico (Form 8840) and regular commuters to work. Keep a log of your days.

Sources, verified October 18, 2026: Texas Comptroller, property tax, comptroller.texas.gov/taxes/property-tax · Exemptions, comptroller.texas.gov/taxes/property-tax/exemptions · Tex. Tax Code 23.23, texas.public.law · TWIA, twia.org/coverage-eligibility · IRS, FIRPTA, irs.gov (FIRPTA) and Form 8288 instructions, irs.gov/instructions/i8288 · IRS, nonresident estate tax, irs.gov · IRS Publication 519, irs.gov/publications/p519

10 The Valley's international bridges

The 13 passenger crossings in Starr, Hidalgo and Cameron counties, west to east. Lanes and hours change: confirm with CBP before you cross and check live wait times at bwt.cbp.gov. This guide does not state wait times.

CROSSING	US SIDE / MEXICAN SIDE	PEDESTRIANS	SENTRI	READY
Falcon Dam	Falcon Heights / Nueva Ciudad Guerrero	No	No	No
Roma-Miguel Alemán	Roma / Ciudad Miguel Alemán	Yes	No	Confirm
Rio Grande City-Camargo	Rio Grande City / Ciudad Camargo	Yes	No	Confirm
Los Ebanos Ferry	Los Ebanos / Ciudad Gustavo Díaz Ordaz	Yes	No	No
Anzaldúas	Mission / Reynosa	No	Yes	Yes
McAllen-Hidalgo	Hidalgo / Reynosa	Yes	Yes	Yes
Pharr (Nuevo Amanecer)	Pharr / Reynosa	No	Yes	Yes
Donna-Río Bravo	Donna / Río Bravo	Yes	No	Yes
Progreso (Las Flores)	Progreso / Nuevo Progreso	Yes	No	Yes
Los Indios-Lucio Blanco	Los Indios / Lucio Blanco (Matamoros)	Yes	No	Yes
B&M (Old Bridge)	Brownsville / Matamoros	Yes	Confirm	Yes
Gateway (Puerta México, New Bridge)	Brownsville / Matamoros	Yes	Confirm	Yes
Veterans (Los Tomates)	Brownsville / Matamoros	Yes	Yes	Yes

"Confirm" means the sources disagree. The West Rail Bridge carries freight trains only.

SENTRI and Ready lanes

- **SENTRI** is CBP's trusted traveler program: in a SENTRI lane, everyone in the vehicle must be enrolled.
- **Ready** lanes are for documents with a radio-frequency (RFID) chip, such as the US passport card, the newer Border Crossing Card and trusted traveler cards. A group may mix different RFID cards. A REAL ID license does not work in a Ready lane.

Sources, verified October 18, 2026: TxDOT, 2024 Texas-Mexico International Border Crossings Guide, txdot.gov (2024 guide) · CBP live wait times (read October 18, 2026), bwt.cbp.gov · CBP port pages for Hidalgo, Progreso, Brownsville, Roma and Rio Grande City, cbp.gov · CBP, Ready lanes, cbp.gov

11 Glossary: 25 terms in English and Spanish

The terms you will hear most, roughly in the order they come up in a purchase, with the Spanish you may hear from family and advisers in Mexico.

Buyer's agent **agente del comprador**

A licensed agent who represents the buyer through the search, offer and closing.

Listing agent **agente del vendedor**

The agent who represents the seller and markets the home.

MLS **servicio de listado múltiple**

The database where agents list homes for sale.

Proof of funds **comprobante de fondos**

A statement showing you have the money for a cash purchase.

Pre-approval **preaprobación**

A lender's letter saying it reviewed your information and may lend up to a certain amount, subject to conditions.

Loan Estimate **Estimación de Préstamo**

The standard form a lender gives you with the loan's costs and terms. Use it to compare lenders.

Offer **oferta**

A proposal to buy, made on the TREC contract signed by the buyer.

Effective Date **fecha efectiva**

The date of final acceptance, written in the contract itself. Deadlines run from it.

Earnest money **dinero de buena fe**

A deposit the buyer delivers to the title company to show commitment.

Option fee **cuota de opción**

A payment to the seller for the right to terminate for any reason during the option period.

Option Period **periodo de opción**

The days agreed in the contract to inspect and decide whether to go ahead.

Inspection **inspección**

A review of the home's condition by a licensed inspector.

Seller's Disclosure **aviso del vendedor**

A form in which the seller states what they know about the property's condition.

Appraisal **avalúo**

An estimate of value by a licensed appraiser, usually when there is a loan.

Survey **plano de agrimensura**

A drawing of the lot lines, buildings and easements.

Title company **compañía de títulos**

The company that holds the money in escrow, examines title and runs the closing.

Escrow **depósito en garantía**

An account where a third party holds money until conditions are met.

Title insurance **seguro de título**

A policy that protects the owner against defects in legal ownership of the property.

Wire transfer **transferencia bancaria**

A bank-to-bank money transfer. Always confirm instructions by phone.

Closing **cierre**

Final signing, delivery of funds and recording of the deed.

Deed **escritura**

The document that transfers ownership to the buyer; it is recorded with the county.

Power of attorney **poder notarial**

A document that lets someone else sign for you. An attorney drafts it.

Apostille **apostilla**

A Hague Convention certificate that authenticates a public document from one country for use in another.

Notary public (Texas) **notary de Texas**

Verifies identity and witnesses signatures. Not an attorney and gives no legal advice; not the same as a Mexican notario público.

Homestead exemption **exención de residencia principal**

A reduction in the taxable value of the home you live in as your principal residence.

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