How to Finance a Warehouse or Industrial Land



Financing the purchase of a warehouse or industrial land does not start with an interest rate or a monthly payment. It starts with a well-prepared file that makes it possible to determine how much the company can afford, which property will be financed, when it is needed, and what conditions must be met before funds are disbursed. The appropriate amount and timeline must be quoted based on the company, the property, and the chosen financial institution. This guide is intended to help you prepare the right questions and does not constitute personalized financial advice.

Define the Transaction Before Requesting Financing Proposals

Prepare a one-page brief outlining the type of property (a completed warehouse or industrial land), intended use, location, operational start date, required modifications, available down payment, and expected ownership period. Use the warehouse and commercial industrial building listings for sale in Mérida to create a shortlist. Confirm the price, transaction details, availability, and documentation before preparing a financing model.

Ask your real estate advisor which commercial information has been confirmed, which documents can be requested from the property owner, and which milestones depend on the seller, the bank, or

the notary. Their role is to organize the property search and coordinate the process; they do not replace the accountant, notary, or technical specialist.

Then ask each bank or lender: Do you finance industrial land, completed warehouses, or both? What loan amount would you consider? What collateral and appraisal are required? Do you accept applications from legal entities, and who must sign? Are there fees, insurance requirements, prepayment conditions, additional guarantees, or restrictions on property use? How long is the financing proposal valid? Do not assume that requirements for residential mortgages also apply to industrial assets.

The CONDUSEF guide to comparing mortgage loans recommends reviewing the Total Annual Cost (CAT), fees, insurance, down payment, notary expenses, payments, and loan term. Its focus is residential financing; for an industrial company, use it as a checklist of questions and request a formal contractual financing proposal. NAFIN describes business financing backed by NAFIN and recommends beginning the application file through its official website.

Prepare a Verifiable Financing File

Organize a folder with two sections. The corporate section should include the articles of incorporation and amendments, legal powers of attorney, identification documents, Federal Taxpayer Registry (RFC), and tax status certificates confirmed by your advisor. The financial section should include financial statements, tax returns, cash flow statements, outstanding debts, and bank statements. Ask your accountant which reporting periods, signatures, and criteria each institution requires, as these are not universal requirements.

For the real estate section, gather the property deed or title, cadastral information, floor plans, purchase proposal, intended use, known permits, property tax receipts, and utility information. Ask the notary to identify missing documents and those that must be current. The INSEJUPY Certificate of Freedom from Liens or Encumbrances, updated on June 9, 2026, indicates that the Public Registry certifies registered liens, restrictions, and annotations. It is one component of the documentation file and does not replace a notarial review.

Organize the Timeline and Total Cost

Create a timeline with milestones and responsible parties: property selection, financing application, document submission, appraisal, due diligence, approval, contract, signing, registration, disbursement, property delivery, and modifications. Ask what triggers each deadline, which documents could cause delays, and how long each financing proposal remains valid. Coordinate the bank, seller, notary, accountant, technical specialist, and real estate advisor. Loan approval does not mean the deed has been signed or that operations can begin.

Calculate the following separately:

Initial cash requirement = down payment or equity contribution + closing costs + appraisal and advisory fees + property modifications.

Financing cost = principal + quoted interest, fees, insurance, or guarantee costs.

Total cost = initial cash requirement + financing cost + maintenance, property taxes, utilities, and financial reserves for the period.

Use dated quotations. The accountant should review the applicable tax treatment based on the

company, while the notary confirms taxes, fees, deed expenses, liens, and property transfer requirements.

The National College of Mexican Notaries recommends consulting a notary before any procedure, payment, or contract to review the documentation. If you are purchasing land, also review what to check before building an industrial warehouse. Establish in writing what happens if the financing, appraisal, or due diligence review produces unsatisfactory results.

Frequently Asked Questions

Should I choose the property before speaking with the bank?

Not necessarily. You can request an initial consultation using your company's brief and then ask for an evaluation of a specific property. Final approval, appraisal, and financing conditions depend on the individual case.

Which document should I submit first?

Ask the bank or lender for its current document checklist and prepare preliminary corporate, financial, and real estate files. Your accountant, notary, and real estate advisor should identify missing documents or those requiring updates.

How can I determine whether the financing fits my budget?

Compare the initial cash requirement, financing costs, recurring expenses, and disbursement schedule. Request a written payment schedule specifying its validity, assumptions, and total repayment amount. Do not make a decision based solely on the monthly payment or an advertised interest rate.

Are you preparing to purchase a warehouse or industrial land? Send Yucatán Properties information about your intended transaction, preferred location, documentation status, and desired timeline so we can help organize your property search and an initial discussion with the appropriate advisors.



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