OCEAN PROPERTIES | OP CAPITAL

TECHNICAL FACT SHEET

Four titled lots at Playa Destiladeros

Technical fact sheet. Prices, acquisition costs, annual tax, zoning and residency, with the source behind every legal statement.

TOTAL AREA	FRONTAGE	BUILDABLE FOOTPRINT	TAKEN TOGETHER
5,631.65 m²	104 m	3,378 m²	$555,000
four fincas	on Calle Los Caracoles	at the 60% UECT1 permits	from $150,000 per lot

LOCATION

Calle Los Caracoles, Playa Destiladeros, Pedasí, Los Santos, Panama

FINCAS · PUBLIC REGISTRY

29505-7401 · 30279680-7401 · 30279681-7401 · 29506-7401

LOTS

Four, from 1,285.74 to 1,507.26 m². Sold individually or together.

ISSUED

24 August 2026

REVISED

18 September 2026 · v1.1

DOCUMENT **OPC-FT-DEST** VERSION **1.1** REVISED **18.09.2026**

Contents

Eight sections. The figure on the right is the page of this document where each one begins.

01

What this document is

Four titled lots on one frontage, available singly or as a whole. What follows is the complete picture: what each lot costs, what the closing adds, what the zoning invites you to build, and the published document behind every legal statement.

Every legal reference carries its Gaceta Oficial or decree number. Section 08 exists for exactly that.

A sale becomes binding through a promise-to-purchase agreement and a public deed; this document is the step before, and it stands as information. The figures use list price as their reference.

02

The four lots

Each lot is a separate *finca*, which is the unit of registered title in Panama. The number beside it is its entry at the Public Registry.

Areas from the Public Registry · Buildable footprint at the 60% coverage permitted by UECT1

LOT FINCA NO.	AREA	FRONTAGE	BUILDABLE	PRICE	$/M²
16A 29505-7401	1,285.74 m²	32 m	771 m²	$174,000	$135.33
16B 30279680-7401	1,507.26 m²	25 m	904 m²	$150,000	$99.52
17A 30279681-7401	1,420.68 m²	23.5 m	852 m²	$150,000	$105.58
17B 29506-7401	1,417.97 m²	23.5 m	851 m²	$150,000	$105.79
All four	**5,631.65 m²**	**104 m**	**3,378 m²**	$555,000	**$98.55**

16A and 16B are contiguous. 17A and 17B are contiguous. Prices in USD, subject to availability. Taken together, the four come to $69,000 under the sum of the list prices.

FIG. 1 — Scaled plan of the four lots

WHICH ONE

16A opens 32 metres onto the street, seven more than the next lot, and carries the highest price of the four.

16B is the largest at 1,507.26 m², and gives the largest buildable footprint of the four: 904 m².

17A and 17B are within three square metres of each other and share a boundary: the natural pair for a single plot of 2,838 m².

Behind all four, the Land-Use Plan holds a strip of land as permanent open ground. The protection lives in the zoning itself, so it travels with the land and outlasts whoever owns what lies beyond. Your rear boundary stays as you found it.

03

What you pay

Everything a purchase adds to the price of the lot, and who carries each part.

Price of the lot Per lot, as listed in section 02	From $150,000
On signing the promise-to-purchase 20% of the agreed price, before an attorney, in Spanish	20%
At the public deed The balance. Recording at the Public Registry completes the transfer	The balance
Transfer tax (ITBI) and capital gains The seller carries both, under Panamanian law	Seller
Attorney, notary and registry fees Quoted by the attorney you appoint	Buyer
Water well The buyer arranges the drilling and its permit, as is standard at Destiladeros	Buyer
Annual property tax From registration onward. Section 04	Section 04

> Electricity arrives at the boundary with Naturgy. Fibre optic runs to 1 Gb with +Móvil.

04

Annual property tax

Four fincas enter the tax scale as four. Each keeps its own exemption on the first $30,000, and each stays in the lowest bracket on its own account.

Article 766-A of the Fiscal Code · Reference figures on list price

LOT	PRICE	EXEMPT	TAXABLE BASE	ANNUAL TAX
16A	$174,000	$30,000	$144,000	$864
16B	$150,000	$30,000	$120,000	$720
17A	$150,000	$30,000	$120,000	$720
17B	$150,000	$30,000	$120,000	$720
All four	**$555,000**	**$120,000**	·	**$3,024**

THE SCALE

Rate set by the value of each finca, applied to each one separately

BAND	RATE
$0 – $30,000	Exempt
$30,001 – $250,000	0.6%
$250,001 – $500,000	0.8%
Above $500,000	1.0%

How to read the figures above. They take list price as their reference. The DGI assesses on the cadastral value ANATI holds for each finca, which typically comes in lower.

05

Residency in Panama

Panama's Qualified Investor Programme grants permanent residency in exchange for a qualifying investment. Since 16 September 2026 it is governed by Executive Decree 17 of 8 September 2026, which sets two minimums for real estate according to the property's history: **USD 300,000** for a first-sale property, acquired new and unoccupied from its developer, and **USD 500,000** for one that has already been sold, occupied or let.

The decree describes the qualifying investment as the acquisition of a property, and the Ministry of Commerce and Industry qualifies each purchase on its own file. Whether titled land without construction counts as a first sale is for the Ministry and your attorney to establish. Residency is permanent and extends to the applicant's immediate family under the requirements in force.

The file carries a certification from ANATI of the property's cadastral information, required under article 6 of the decree, which the Ministry weighs together with the deed, the price paid and the origin of the funds. The investment is held for five years, with an annual confirmation to the Ministry; the funds must arrive from abroad and be traceable. Requirements, amounts and timeframes sit with the Ministry.

06

What you can build

The four lots are classified **UECT1, Medium-Density Ecotourism Land** under the Local Land-Use Plan for the District of Pedasí, in force since November 2025.

UECT1 parameters

Minimum lot size	1,000 m², and all four lots clear it
Maximum coverage	60% of the lot area
Permitted height	Ground floor plus three · 20 m
Permitted uses	Residential · hotel · aparthotel

07

How it closes

1. **Identify the lot or lots you want**
   Individually, as a contiguous pair, or all four.
2. **Promise-to-purchase agreement**
   In Spanish and before an attorney, with 20% of the agreed price.
3. **Public deed and balance**
   Recording at the Public Registry of Panama completes the transfer. Title is registered in your name or your company's.

TITLE

Each lot carries its own title, individually recorded at the Public Registry of Panama under the finca numbers in Section 02.

> The fincas are offered free of mortgages, liens and other registered encumbrances.

Panama operates in US dollars, so the investment stays denominated in USD. The country maintains a framework open to foreign investment and permits the entry and repatriation of capital under the standard procedures.

08

Sources

Every link below opens the official document itself, at the page where it lives.

ZONING

Gaceta Oficial Digital N.° 30412-A · 25 November 2025, 79 pages	Contains Municipal Agreement N.° 28 of 18 November 2025, of the Municipal Council of the District of Pedasí, approving the Local Land-Use Plan. This is the primary source for the UECT1 classification of the four lots.	https://www.gacetaoficial.gob.pa/storage/gacetas/2025/11/30412_A/GacetaNo_30412a_20251125.pdf https://www.gacetaoficial.gob.pa/documento/99388
MIVIOT · PLOT Pedasí, Report 5, Plan Formulation	The technical document behind the Agreement. It is where UECT1 is defined, at minimum lot 1,000 m², coverage 60%, and height of ground floor plus three or 20 m.	https://www.miviot.gob.pa/wp-content/uploads-new/miviot/pot_distrito_pedasi/05_%20Informe%205.%20Formulacion%20de%20un%20PLOT/
MIVIOT · PLOT Pedasí, Report 2, Territorial Analysis	The survey the plan was built on, for anyone who wants the reasoning behind the rule.	https://www.miviot.gob.pa/wp-content/uploads-new/miviot/pot_distrito_pedasi/02_%20Informe%202.%20Analisis%20Territorial/
MiAmbiente · Land-Use Plan for the District of Pedasí		https://miambiente.gob.pa/plan-de-ordenamiento-territorial-para-el-distrito-de-pedasi/

One practical note: Agreement 28 lives in the Gaceta's own advanced search, which is where municipal agreements are catalogued.

RESIDENCY, THE FULL CHAIN IN ORDER

Executive Decree 17 of 8 September 2026 · Gaceta Oficial N.° 30613 of 16 September 2026	The governing text. It subrogates Decrees 722, 109 and 193 in full (article 20) and replaces the single threshold with two, set by the property's history: USD 300,000 for a first-sale property, USD 500,000 on the secondary market (article 4). In force from its publication (article 21).	https://www.gacetaoficial.gob.pa/pdfTemp/30613/GacetaNo_30613_20260916.pdf https://legispan.asamblea.gob.pa/tabloids/d2abc67a-9b8b-4050-9662-04704190d738
Executive Decree 722 of 15 October 2020	Created the Qualified Investor Programme. Set the real-estate threshold at USD 500,000, with a transitional USD 300,000 for 24 months. Subrogated by Decree 17.	
Executive Decree 109 of 13 October 2022	Extended the transitional threshold from 24 months to 48. Subrogated by Decree 17.	https://mici.gob.pa/wp-content/uploads/2024/07/Decreto-ejecutivo-N%C2%B0109.pdf
Executive Decree 193 of 15 October 2024 · Gaceta Oficial N.° 30140-B	Made USD 300,000 the permanent amount from that date until 16 September 2026. Subrogated by Decree 17; kept here for the record.	https://www.gacetaoficial.gob.pa/pdfTemp/30140_B/GacetaNo_30140b_20241015.pdf https://www.migracion.gob.pa/wp-content/uploads/DECRETO-EJECUTIVO-193-DE-15-DE-OCTUBRE-DE-2024-QUE-MODIIFICA-Y-ADICIONA-AL-DECRETO-172-DE-15-DE-OCTUBRE-DE-2020.pdf
MICI · Qualified Investor Programme	The administering ministry, and the authority on requirements, amounts, timeframes and documentation.	https://mici.gob.pa/inversionista-calificado/

PROPERTY TAX

Article 766-A of the Fiscal Code, as amended by Law 66 of 2017	Sets the progressive bracketed scale reproduced in section 04 and applies it to each finca separately. The consolidated text is reached through the Gaceta's advanced search, by norm.	https://www.gacetaoficial.gob.pa/
DGI · Directorate General of Revenue	The authority that assesses the tax, and it does so on the cadastral value. This is the note at the end of section 04.	https://dgi.mef.gob.pa/

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