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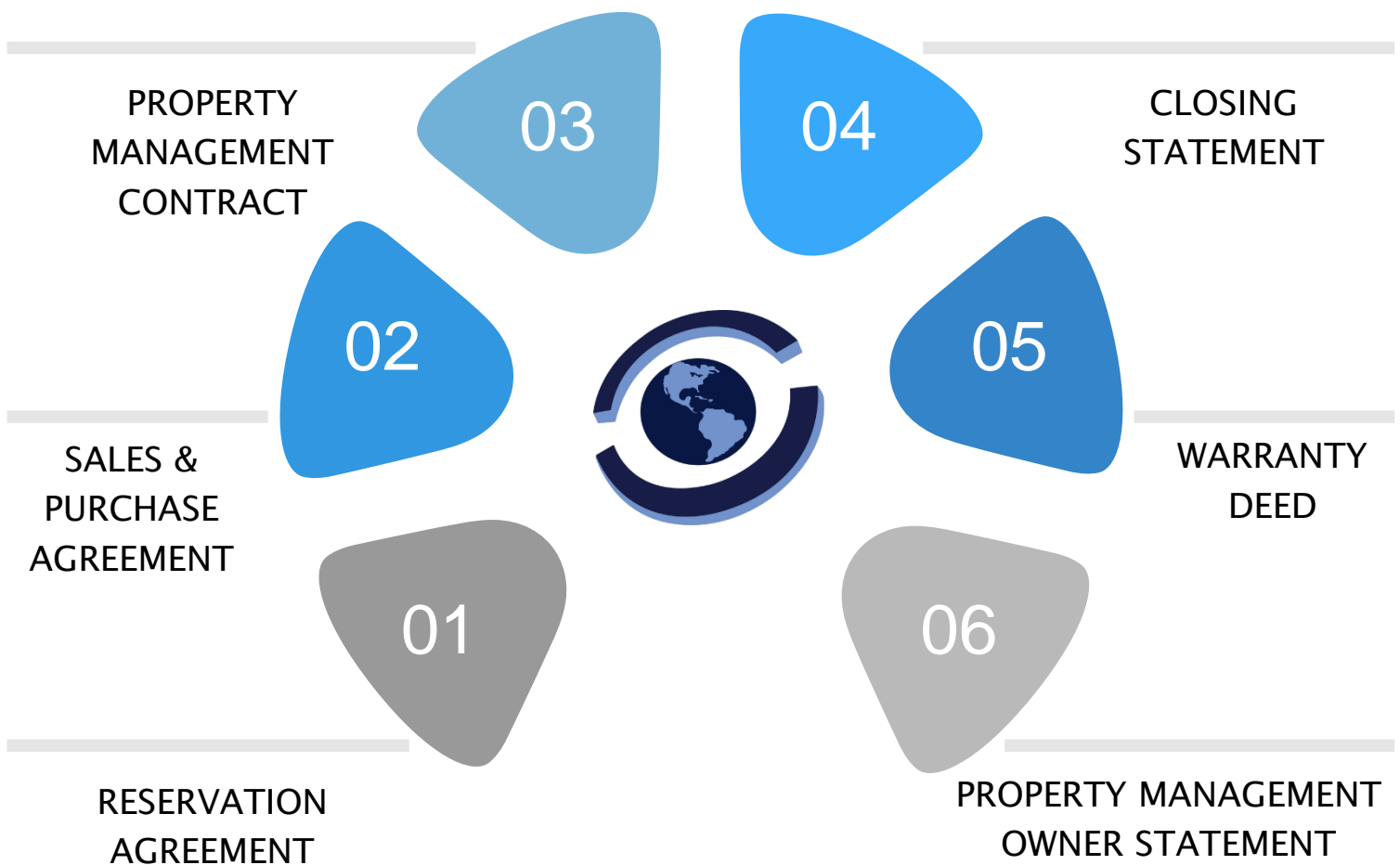
OVERSEAS PROPERTY INVESTMENT SOLUTIONS AND SERVICES

Purchasing Guide USA



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STEP BY STEP PURCHASING GUIDE



01

RESERVATION AGREEMENT

To begin the process of purchasing a property through OPISAS first you must complete the Reservation Form below with the full details of the person(s) buying the property, signing at the bottom of the form agreeing to the terms and conditions of the reservation.

To accompany the completed form a wire transfer confirmation of \$3,200 must be provided as payment of the administration fee (includes contract drafting, document recording, pro-rated taxes & closing fees) or \$4,000 if you choose the additional service of an American LLC company formation (incl. company address, mailing service and Employer Identification Number (EIN)).



RESERVATION FORM		
<small>All sections must be completed.</small>		
CLIENT DETAILS (For multiple applicants complete "Reservation Form continuation")		
First Name(s)	Last Name	
Date of Birth (dd/mm/yyyy)	Passport Number (Please attach the document)	
Address (Home, city)		
Zip Code	Country / Province	Country
Nationality	e-mail	
Telephone Number	Mobile Number	
COMPANY DETAILS		
New Company Purchase <input type="checkbox"/> Yes <input type="checkbox"/> No	Existing Company Purchase <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, indicate name of Company
New Company Name (Option 1)		New Company Name (Option 2)
PROPERTY DETAILS (Completed by Opisas)		
Property Address		
City / State	Country	
Total cost of property (Specify the currency)	Extra costs (i.e. "closing")	
Deposit (Specify the amount)	Balance (Specify the amount)	
Notes		
DECLARATION		
<small>By signing this form, I/we hereby declare to transfer the amount indicated above as confirmation deposit for the reservation of the property. I further declare to transmit proof of payment for the property deposit once initiated.</small>		
Signature	First Name(s) and Last Name	Date (dd/mm/yyyy)
Agent Name		

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To confirm the reservation the completed form and transfer confirmation must be emailed to Opisas.

SALES & PURCHASE AGREEMENT

Once the reservation has been confirmed by way of deposit, client copy passport & completed reservation agreement, the Buyer will be presented with The Standard Florida 'Purchase & Sale Agreement' pictured below.

This 10+ page document will be completed with all details of the Buyer and Seller confirming also the property specific details, schedule of payment, closing date and any other important property information and terms of sale.

"AS IS" Residential Contract For Sale And Purchase

1* **PARTIES:** _____ ("Seller"),
 2* and _____ ("Buyer"),
 3 agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal
 4 Property (collectively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale
 5 And Purchase and any riders and addenda ("Contract");

6 **1. PROPERTY DESCRIPTION:**
 7* (a) Street address, city, zip: _____
 8* (b) Property is located in: _____ County, Florida. Real Property Tax ID No: _____
 9* (c) Legal description of the Real Property: _____

10* _____
 11 together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and
 12 attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded below.
 13 (d) Personal Property: The following items owned by Seller and existing on the Property as of the date
 14 of the initial offer are included in the purchase ("Personal Property"): (i) range(s)/oven(s), dishwasher(s),
 15 disposal, ceiling fan(s), intercom, light fixtures, rods, draperies and other window treatments, garage door
 16 openers, and security gate and other access devices; and (ii) those additional items checked below. If
 17 additional details are necessary, specify below. **If left blank, the item below is not included:**

<input type="checkbox"/> Refrigerator(s)	<input type="checkbox"/> Smoke detector(s)	<input type="checkbox"/> Pool barrier/fence	<input type="checkbox"/> Storage shed
<input type="checkbox"/> Microwave oven	<input type="checkbox"/> Security system	<input type="checkbox"/> Pool equipment	<input type="checkbox"/> TV antenna/satellite dish
<input type="checkbox"/> Washer	<input type="checkbox"/> Window/wall a/c	<input type="checkbox"/> Pool heater	<input type="checkbox"/> Water softener/purifier
<input type="checkbox"/> Dryer	<input type="checkbox"/> Generator	<input type="checkbox"/> Spa or hot tub with heater	<input type="checkbox"/> Storm shutters and panels
<input type="checkbox"/> Stand-alone ice maker		<input type="checkbox"/> Above ground pool	

18 The only other items of Personal Property included in this purchase, and any additional details regarding
 19* Personal Property, if necessary, are: _____

20* _____
 21 Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.
 22* (e) The following items are excluded from the purchase: _____
 23* _____

24* **2. PURCHASE PRICE** (U.S. currency):..... \$ 0.00

25* (a) Initial deposit to be held in escrow in the amount of **(checks subject to COLLECTION)** \$ 0.00
 26 The initial deposit made payable and delivered to "Escrow Agent" named below
 27* **(CHECK ONE):** accompanies offer or is to be made upon acceptance (Effective Date)
 28* or is to be made within _____ (if blank, then 3) days after Effective Date

29* Escrow Agent Information: Name: _____
 30* Address: _____ Phone: _____
 31* E-mail: _____ Fax: _____

32* (b) Additional deposit to be delivered to Escrow Agent within _____ (if blank, then 3)
 33* days after Effective Date \$ 0.00
 34 (All deposits paid or agreed to be paid, are collectively referred to as the "Deposit")

35* (c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8 \$ 0.00
 36* (d) Other: \$ 0.00
 37 (e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire
 38* transfer or other **COLLECTED** funds..... \$ 0.00

39* **NOTE: For the definition of "COLLECTION" or "COLLECTED" see STANDARD S.**

40* **3. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:**


41* (a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before _____
 42* _____, this offer shall be deemed withdrawn and the Deposit, if any, will be returned to Buyer.
 43* Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day the
 44* counter-offer is delivered.
 45* (b) The effective date of this Contract will be the date when the last one of the Buyer and Seller has signed or
 46* initialed this offer or final counter-offer ("Effective Date").

47* **4. CLOSING DATE:** Unless modified by other provisions of this Contract, the closing of this transaction shall occur
 48* and the closing documents required to be furnished by each party pursuant to this Contract shall be delivered
 49* ("Closing") on _____ ("Closing Date"), at the time established by the Closing Agent,

Buyer's Initials _____ Page 1 of 10 Seller's Initials _____

PROPERTY MANAGEMENT CONTRACT

Together with the Purchase Contract, the Buyer will be sent a Property Rental Management Agreement from the Management Company who look after the ongoing management of the property on the new Buyers behalf. The same company will take responsibility for bill payments, rental collections and any other situations arising from the property after having been purchased.

RENTAL MANAGEMENT AGREEMENT 

AGENT OWNER(S)
 AND _____

PROPERTY ADDRESS: _____

1. The above OWNER(S) hereby employs CFRP as AGENTS and grants AGENT exclusive right to rent, lease and manage the above described property according to the terms that follow.
2. The term of this agreement shall be from the above date until cancelled in writing with a 60 day written notice by either party. OWNER(S), however, may cancel this agreement with a 10 day written notice if the property is not rented. The OWNER(S) agree to compensate the AGENT \$200.00 toward advertising cost should the OWNER(S) cancel their contract with CFRP Realty, LLC, Inc within the first 30 days of the signed contract, assuming no TENANT is secured, other provisions for cancellation are provided for in this agreement.
3. OWNER(S) shall pay 1 full month's rent, but no less than \$_____, of any lease agreement each time the property is rented. If tenancy is renewed or extended by the same TENANT, then \$200.00 will be charged. Leasing Fees will be paid from rent receipts or from forfeited deposits where applicable.
 - Leasing Fees will include the following:**
 - AGENT to pay for all advertising that the AGENT deems appropriate to promote the above rental property. Advertising will include free and/or paid advertising. Such advertising may include local MLS, realtor.com, rentals.com, and mycfpr.com.
 - Signage on the property when permissible
 - All lease documents approved by AGENT'S attorney
 - Background checks on prospective TENANTS
4. ____% management commissions, no less than \$50.00, are paid each month the property is occupied by the TENANT, and rent is collected. Commissions shall be paid from rent receipts or from forfeited deposits where applicable.
 - Management Commissions will include the following:**
 - Collecting rents on a monthly basis
 - Serving notices if TENANT has not paid. AGENT will determine when to serve notices
 - Ordering repairs on behalf of the OWNER(S) as needed
 - Payment by check to the OWNER(S) for rents collected
 - Payment of HOA dues on behalf of the OWNER(S) so long as funds are available
 - Inspections of properties at least twice a year
5. **LIEN RIGHTS** - OWNER(S) hereby grant AGENT the right to file a mechanics lien against any property covered by this agreement if the OWNER(S) fails to pay AGENT for any repairs done to the property whether the AGENT does those repairs directly or sub-contracts them out. OWNER(S) acknowledges that said lien may result in the foreclosure of the lien should OWNER(S) fail to pay AGENT for said repairs.

The above form will be provided partially completed and all other details will be completed by the Buyer and returned before the closing of the sale. Forming part of the same agreement the Buyer will also be provided with a separate Client Conversion Form.

CLOSING STATEMENT

Once the transaction is ready to close, the Buyer & Seller will be provided with a closing statement by the nominated seller appointed Title Company/Settlement Agent. Pictured below, a standard settlement statement, also known as the U.S Department of Housing and Urban Development (HUD) statement.

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT		SETTLEMENT STATEMENT	
B. TYPE OF LOAN		6. File Number	7. Loan Number
3. CONV. UNINS.	1. FHA 4. VA	2. FmHA 5. CONV. INS.	8. Mortgage Insurance Case Number
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. NAME AND ADDRESS OF BORROWER:		E. NAME AND ADDRESS OF SELLER:	
F. NAME AND ADDRESS OF LENDER:		G. PROPERTY LOCATION:	
H. SETTLEMENT AGENT: NAME, AND ADDRESS		I. SETTLEMENT DATE:	
PLACE OF SETTLEMENT:			
J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 14.00)		403.	
104.		404.	
105.		405.	
<i>Adjustments for items paid by seller in advance</i>		<i>Adjustments for items paid by seller in advance</i>	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER		420. GROSS AMOUNT DUE TO SELLER	
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit of earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loans		502. Settlement charges to seller (line 14.00)	
203. Existing loans taken subject to		503. Existing loans taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
<i>Adjustments for items unpaid by seller</i>		<i>Adjustments for items unpaid by seller</i>	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER		520. TOTAL REDUCTION AMOUNT DUE SELLER	
300. CASH AT SETTLEMENT FROM TO BORROWER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amount due from borrower (line 120)		601. Gross amount due to seller (line 420)	
302. Less amounts paid by/for borrower (line 200)		602. Less reductions in amount due seller (line 520)	
303. CASH (FROM) (TO) BORROWER		603. CASH (TO) (FROM) SELLER	
L. SETTLEMENT CHARGES			

Within the closing statement total amounts required by both Buyer and Seller to conclude the purchase are detailed. Payment of outstanding amounts due will be required on or before the closing date stated. This document is to be signed and returned to the closing Title Company in order to register and record the sale officially with the relevant public county records.

WARRANTY DEED

Now the purchase has closed, the new Buyer will be sent by post the original Recorded Warranty Deed with Owners Policy issued by the Title Company, you should allow up to four weeks for the documents to arrive in original format. These documents confirm that the property has legally transferred into the name of the new owner.

An electronic Warranty Deed is available on the County Public Records and is typically viewable within 7 days of Settlement. A copy of which will be emailed to the Buyer upon request.

Example Deed below:

[See Recording Requirements for Size and Margin Requirements]

WARRANTY DEED

The undersigned Grantor(s), _____, a
single/married man/woman,
whose address is _____

Hereby CONVEYS AND WARRANTS to: _____,
a single/married man/woman,
whose address is: _____

the following described premises situated in the city/township of
_____, County of _____, State of _____:

[insert legal description here]

for the sum of: _____ (\$ _____) Dollars
subject to easements and building and use restrictions of record if any,
and any taxes which constitute a lien but are not yet due and payable.

Dated this _____ day of _____, 200__

Witnesses: _____ Signed by: _____
[type witness name here] *[type grantor's name here]*

[type witness name here] *[type grantor's name here]*

STATE OF _____)
COUNTY OF _____) ss

The foregoing instrument was acknowledged before me this _____ day of _____,
200__, by *[insert grantors names here]*

[type notary name here]
Notary Public
_____ County,
State of _____
My commission expires:

Send subsequent tax bills to:

Drafted By and Return to:

PROPERTY MANAGEMENT OWNER STATEMENT

As the new property Owner, every month you will receive from your property management company a detailed statement showing all income arising from the ownership of your property and all expenses. Below is a typical property management schedule showing income vs. cost.

Owner Statement							
Date	Payee / Payer	Type	Reference	Description	Income	Expense	Balance
				Beginning Cash Balance as of 02/01/20xx			0.00
03/01/20xx				Rent	700.00		700.00
06/01/20xx				Management Fee Expense - Management Fee Expense for 05/20xx		56.00	644.00
12/01/20xx				HOA Dues - May 20xx		135.00	509.00
20/01/20xx				Paid to Owner - Owner payment for 05/20xx		509.00	0.00
03/02/20xx				Rent	700.00		700.00
06/02/20xx				Management Fee Expense - Management Fee Expense for 06/20xx		56.00	644.00
12/02/20xx				HOA Dues - June 20xx		135.00	509.00
20/02/20xx				Paid to Owner - Owner payment for 06/20xx		509.00	0.00
03/03/20xx				Rent	700.00		700.00
06/03/20xx				Management Fee Expense - Management Fee Expense for 07/20xx		56.00	644.00
12/03/20xx				Ending Cash Balance			644.00
Total					2,100.00	1,456.00	



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