



OPISAS[®]

OVERSEAS PROPERTY INVESTMENT SOLUTIONS AND SERVICES

USA Befektetési Útmutató

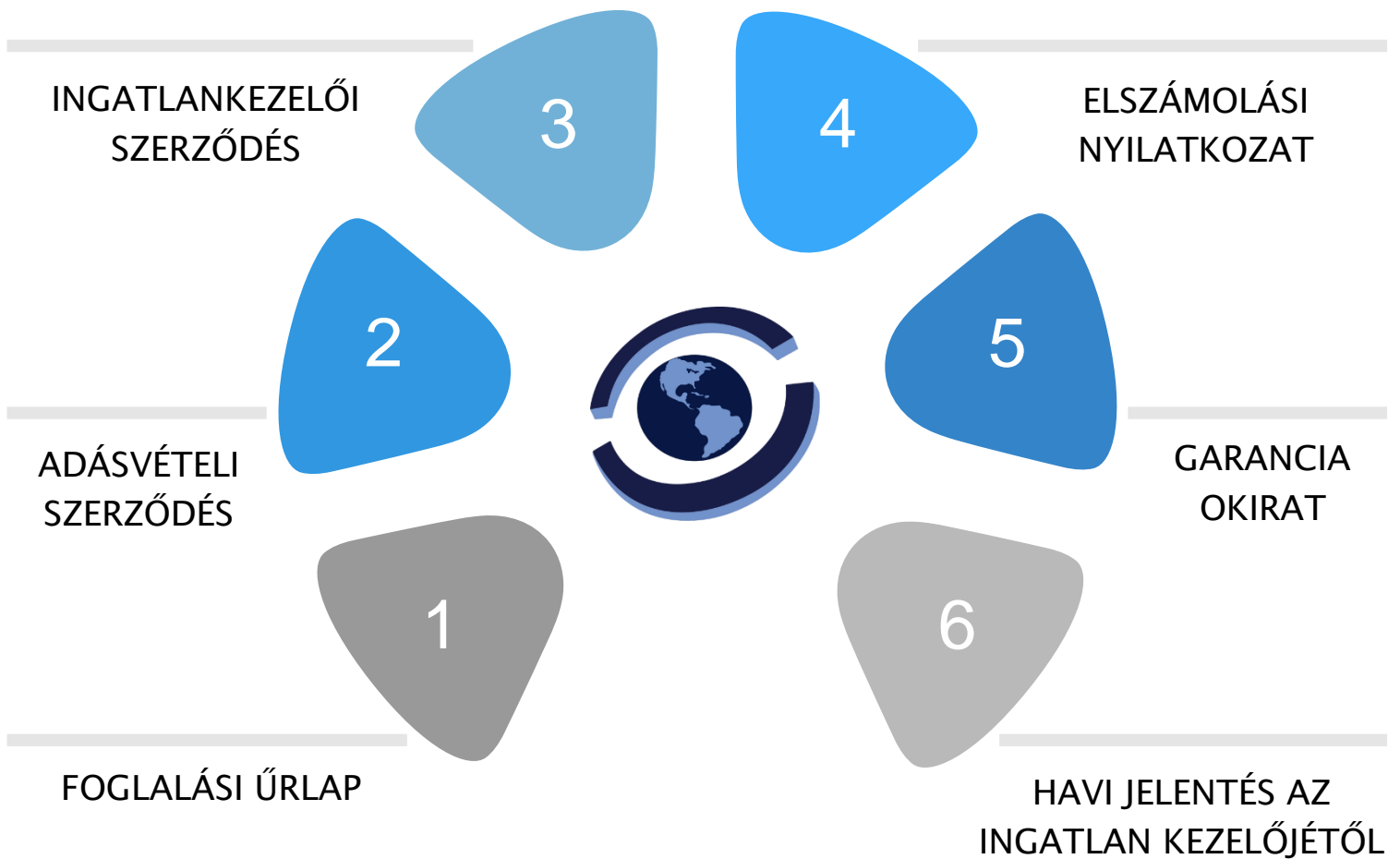


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VÁSÁRLÁSI ÚTMUTATÓ LÉPÉSRŐL LÉPÉSRE



FOGLALÁSI ŰRLAP

Az OPISAS-on keresztül történő ingatlanvásárlás folyamatának megkezdésekor a Vevőnek ki kell töltenie az alábbi Foglalási űrlapot az ingatlant vásárló személy összes adatával, majd a foglalási feltételeket elfogadva aláírni az űrlap alját.

A kitöltött űrlaphoz csatolni kell a banki átutalás visszaigazolását a 3.200\$-os adminisztrációs díjról, mely tartalmazza a szerződés kidolgozását, a dokumentumok nyilvántartását és az USA-beli jog alapján kiszámított adót. Amennyiben az amerikai LLC cégalapítás kiegészítő szolgáltatást választja, az adminisztrációs díj 4.000\$, mely az előbbieken felül tartalmazza a cég címét, levelezési szolgáltatását és munkáltatói azonosító számát (Employer Identification Number - EIN).



FOGLALÁSI ŰRLAP				
<small>Minden mező kitöltése kötelező!</small>				
ÜGYFÉL ADATOK (több ügyfél esetén a "Foglalási Űrlap folytatása" is kitöltendő)				
Keresztnév	Vezetéknév			
Születési Dátum (nap/hónap/év)	Utlevél szám (Kéjük osatoja a dokumentumot)			
Lakcím (Utca, Házszám, Város)				
Irányítószám	Mezye	Ország		
Állampolgárság	Email			
Telefonszám	Mobiltelefonszám			
CÉG ADATAI				
Céges vásárlás	Igen <input type="checkbox"/> Nem <input type="checkbox"/>	Már létező cég	Igen <input type="checkbox"/> Nem <input type="checkbox"/>	Neve (ha már létező cég)
Cég Neve (1. opció)	Cég Neve (2. opció)			
INGATLAN ADATAI (az Opisas által kitöltendő)				
Ingatlan címe				
Város / Állam	Ország			
Az ingatlan vételára (a valuta meghatározásával)	Plusz költségek (pl. zárási költségek)			
Letéti díj (pontos összeg)	Formamáró költségek (pontos összeg)			
Jegyzetek				
NYILATKOZAT				
Az űrlap aláírásával kijelentem, hogy a fent megnevezett letéti összeget az ingatlan foglalásának megerősítése érdekében átutalom. Továbbá kijelentem, hogy a letéti összeg átutalásáról szóló igazolást annak megérkezése után az Opisas-nak elküldöm.				
Aláírás	Keresztnév (-nevek) és Vezetéknév	Dátum (nap/hónap/év)		
Üzleti név				

ADÁSVÉTELI SZERZŐDÉS

A foglalás az előleg átutalásával, az Ügyfél útlevelének másolatával és a foglalási űrlap visszaküldésével lesz megerősítve. Ezután a Vevő megkapja az alább látható az USA-ban használt és jóváhagyott adásvételi megállapodást (az alábbi példán egy floridai megállapodást látható).

Ezt a több, mint 10 oldalas dokumentum tartalmazza a vevő és az eladó összes adatát, illetve minden az ingatlannal kapcsolatos információt, a fizetés ütemezését és határidejét, az amerikai közjegyzői okiratot, és minden más az ingatlan megvásárlásával kapcsolatos információt és feltételeket.

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

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,

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INGATLANKEZELŐI SZERZŐDÉS

.Az adásvételi szerződéssel együtt a Vevő megkapja a Property Management Contract (Ingatlankezelői szerződés) űrlapját a cégtől, amely a továbbiakban az ingatlan felügyeléséért fog felelni. Ugyanez a cég lesz felelős a számlák befizetéséért, a bérleti díj beszedéséért, illetve minden az ingatlannal kapcsolatos teendő elintézéséért.

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 10 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 mycrfp.com.
 - Signage on the property when permissible
 - All lease documents approved by AGENT'S attorney
 - Background checks on prospective TENANTS
4. 8.0 % 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.

A fent látható űrlapot a felügyelő cég által félig kitöltve kapja meg a Vevő, amelyet a saját adataival kitöltve az adásvétel zárása előtt vissza kell küldenie. Ehhez a megállapodáshoz kapcsolva a Vevő megkapja a Client Conversion Form dokumentumot.

ELSZÁMOLÁSI NYILATKOZAT

Ha a tranzakció zárásra kész, a Vevő és az Eladó részére biztosítják a záró nyilatkozatot a Title Company / Settlement Agent által. Az elszámolási nyilatkozat, más néven *U.S Department of Housing and Urban Development - HUD* nyilatkozat tartalmazza az ingatlanvásárlással kapcsolatos összes költséget, beleértve, de nem kizárólagosan az adókat, a bérleti díjat, zárási költségeket, a jogcím biztosítási költségeket és minden más az ingatlanl kapcsolatos költséget.

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	8. Mortgage Insurance Case Number	
		2. FmHA 5. COHM. INS.	
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	
		PLACE OF SETTLEMENT:	
		I. SETTLEMENT DATE:	
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 1400)		403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
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 loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of 1st mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
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 220)		602. Less reductions in amount due seller (line 520)	
303. CASH (FROM) (TO) BORROWER		603. CASH (TO) (FROM) SELLER	
L. SETTLEMENT CHARGES			

Ebben a nyilatkozatban feltüntetett költségeket az adásvétel zárása előtt aláírva vissza kell küldeni a könyvelő cégnek, hogy az adásvételt az amerikai Megyei Nyilvántartásba fel tudják venni.

GARANCIA OKIRAT

Miután a vásárlás befejeződött, az Vevő postán kapja meg az eredeti Garancia Okiratot a Tulajdonosi Kötvénnyel, melyet a Title Company állít ki. Ez az eredeti dokumentum 4 héten belül megérkezik és megerősíti, hogy az ingatlan jogilag átruházódott az új tulajdonos nevére.

Az elektronikus Garancia Okirat elérhető a Megyei Nyilvántartásnál (County Public Records) és az elszámolást követő 7. napon belül letölthető. Ennek másolata a Vevő kérésére e-mailben elküldhető.

Alább látható egy példa Garancia Okirat:

[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:

6

HAVI JELENTÉS AZ INGATLANKEZELŐTŐL

Mint az ingatlan új tulajdonosa, minden hónapban egy részletes jelentést kap az ingatlant kezelő cégtől, mely az ingatlanbirtoklással kapcsolatos bevételeket és költségeket tünteti fel. Alább látható egy példa jelentés, más néven Property Management Owner Statement, amely tartalmazza a bevételeket és kiadásokat.

Owner Statement


 Properties

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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