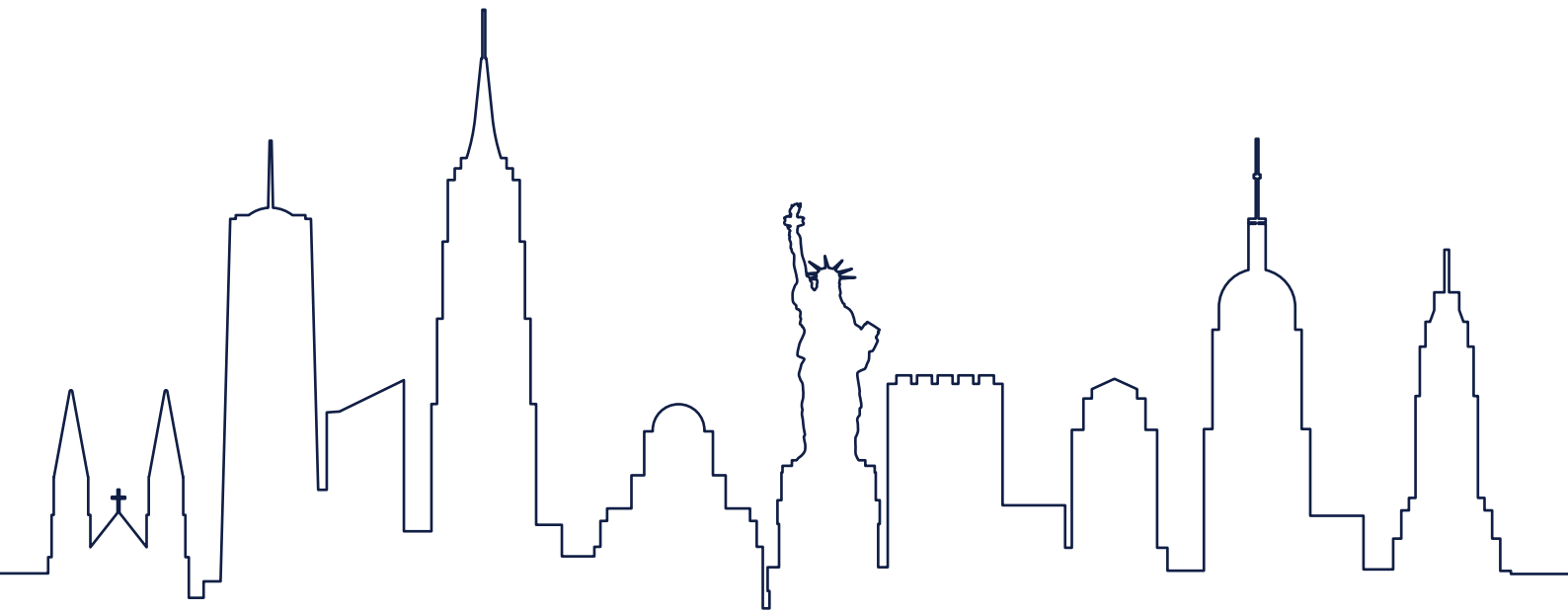
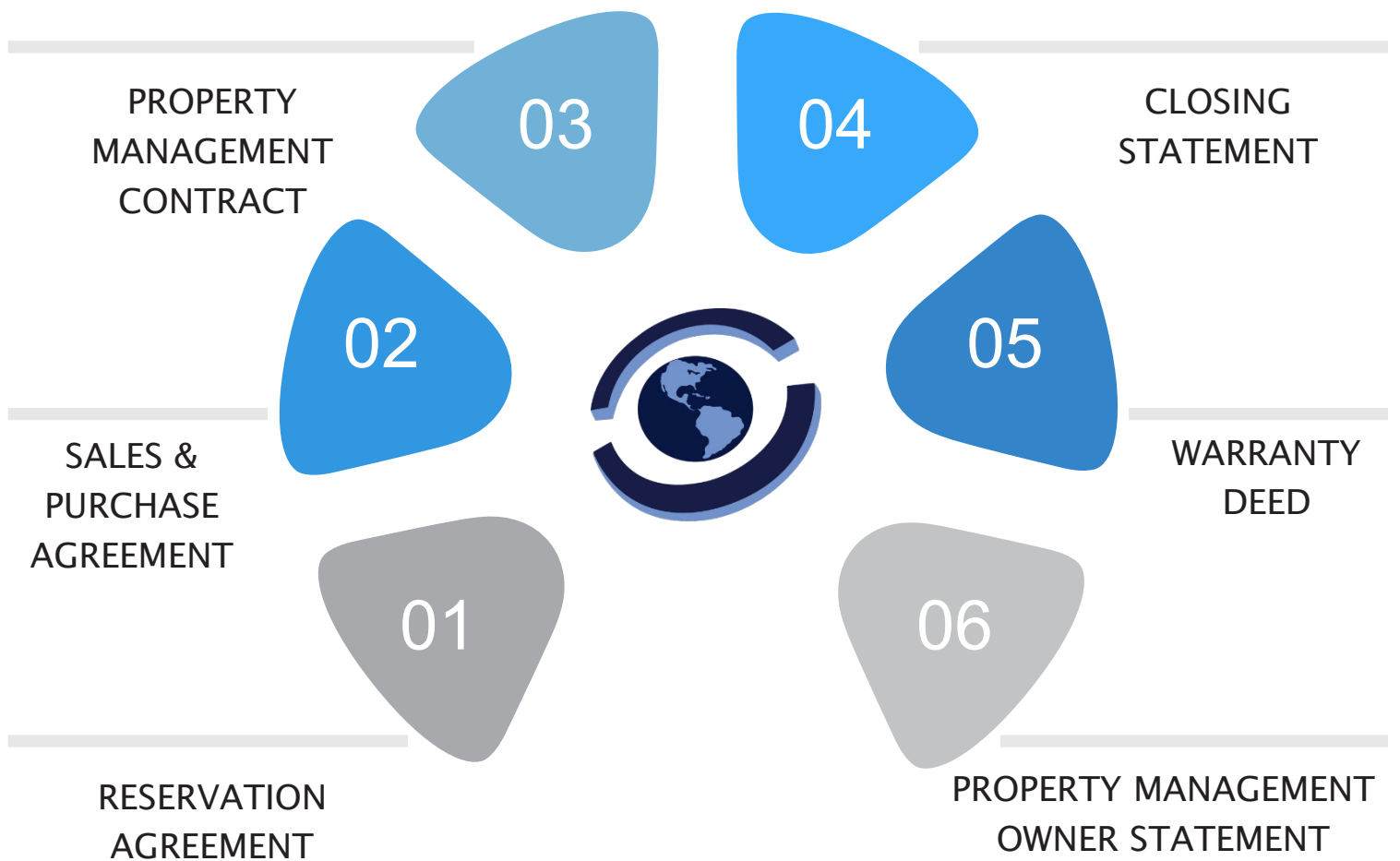




## PURCHASING GUIDE USA



## STEP BY STEP PURCHASING GUIDE




# 01 RESERVATION AGREEMENT

To begin the purchasing process of a property through Opisas, the Client must complete the Reservation Form below. The form must be filled out in its entirety with the details of the buyer(s), countersigned at the bottom.

Together with the completed Reservation Form, the Client must arrange the payment of the Reservation/ Closing Fee of \$3,200\* (one-time fee) to cover administrative expenses and taxes pertaining the purchase and sale (the amount includes the drafting of the various contracts, their registration and related taxes according to US law). An additional \$1,000 is also required if you choose the additional service offered by Opisas, which provides the formation of your own U.S. company. This amount includes the formation of the U.S. Company, Registered Agent, domiciliation, mailing service, EIN request (Employer Identification Number), as well as assistance in opening the company's bank account.

\*The amount may be higher for some locations.



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**RESERVATION FORM**

All sections must be completed

**CLIENT DETAILS (For multiple applicants complete "Reservation Form continuation")**

First Name (s)  Last Name

Place and Date of Birth (dd/mm/yyyy)  Passport Number (Please attach the document)

Address (Street, city)

Zip Code  County / Province  Country  Nationality

Email  Mobile Number

**COMPANY DETAILS**

New Company Purchase  Yes  No  Existing Company  Yes  No  If yes, indicate name of Company

New Company Name (Option 1)  New Company Name (Option 2)

Number of shareholders of the company to be established\*  Company shares: % Partner 1  Partner 2  Partner 3

\* if the number of shareholders is greater than 1, fill in the document called "Reservation Form Continuation"

**PROPERTY DETAILS (Completed by Opisas - do not fill in)**

Code / Property Address\*\*  Country

Total cost of property (Specify the currency)  Other costs (Specify)

Notes - Indicate all the details relating to the sale of the specified property

\*\* if the number of properties is greater than 1, fill in the document called "Reservation Form Continuation - Properties"

**DECLARATION**

By signing this form, I/We hereby agree to transfer to OPISAS the amount indicated above "Costi Extra" as confirmation payment for the reservation of the property(s) named herein. I/We further commit to send to OPISAS at email address info@opisas.com such proof of payment. Upon OPISAS's sole discretion, the reservation payment may become non-refundable.

Whilst OPISAS makes every effort to provide the most accurate and up to date information, on occasion values detailed may vary. In the event a Property is listed at an incorrect price, OPISAS shall have the right to refuse any reservations at the incorrect or outdated price and OPISAS does not accept liability for any errors or omissions. The information herein is intended to provide accurate data and facts, information is also provided with the understanding that OPISAS does not provide legal advice, accounting advice, financial advice or offer other professional services that would otherwise be regulated by any professional regulatory institution.

Date (dd/mm/yyyy)  Signature  First Name(s) and Last Name in capital letters

Date (dd/mm/yyyy)  OPISAS - Signature  OPISAS - First Name(s) and Last Name in capital letters

Agent Name

OPISAS HOLDING INC. Head Office - 217 N. Westmonte Dr Ste 2018 - Altamonte Springs, Florida 32714 USA

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

# 02 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: \_\_\_\_\_ Phone: \_\_\_\_\_  
 30 Address: \_\_\_\_\_ Fax: \_\_\_\_\_  
 31 E-mail: \_\_\_\_\_  
 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 \_\_\_\_\_

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 mycrp.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		1. FHA	2. FmHA
3. CONN. URHE:		4. VA	5. COM. INS.
		6. File Number	7. Loan Number
		8. Mortgage Insurance Case Number	
C. NOTE: This form is furnished to provide a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.p.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 1425)		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. Escrow deposit (see instructions)	
202. Principal amount of new loans		502. Settlement charges to seller (line 1425)	
203. Existing loans/assessments to		503. Existing loans/assessments to	
204.		504. Payoff of first 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/to borrower (line 220)		602. Less amounts 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.

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  
State of \_\_\_\_\_ County,  
My commission expires:

Send subsequent tax bills to:


Drafted By and Return to:


06

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



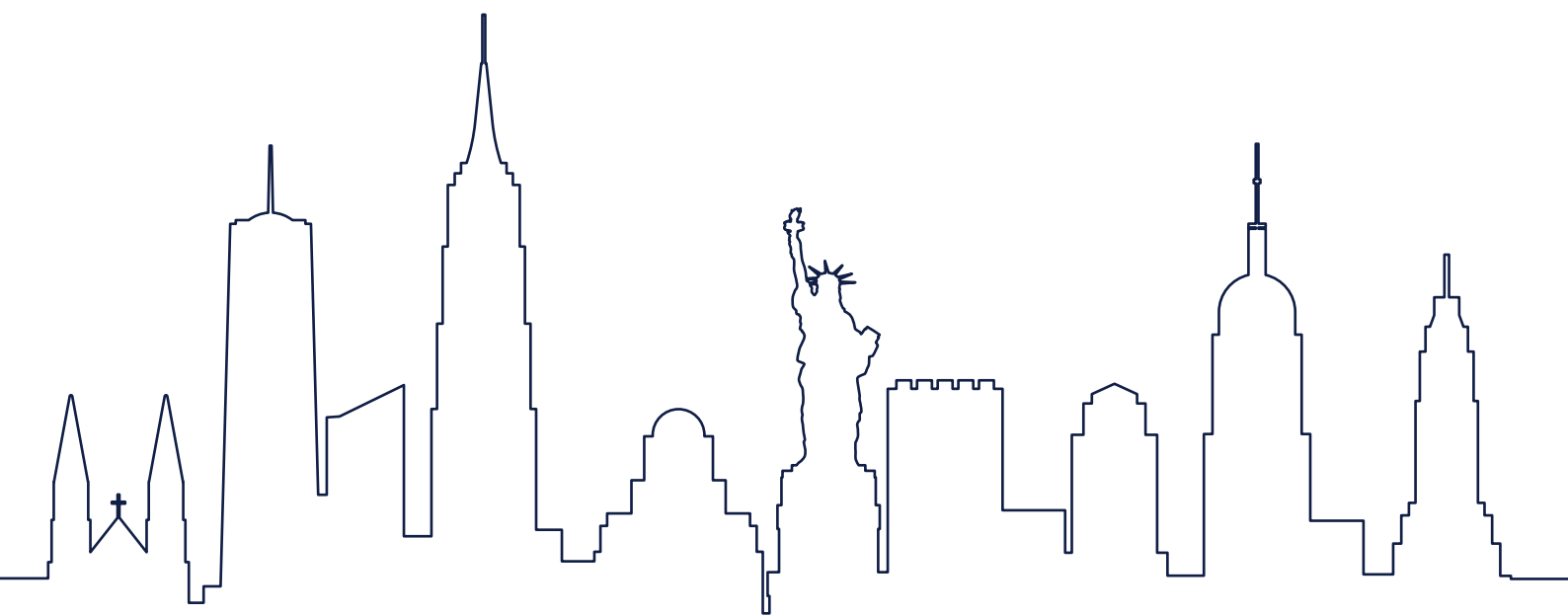
 Properties

Date	Payee / Payer	Type	Reference	Description	Income	Expense	Balance
				Beginning Cash Balance as of 12/01/2019			0.00
12/01/2019				Management Fees - December Management Fee - December Management Fees - MD		99.00	-99.00
12/22/2019				Owner Contribution - Owner Contribution	1,300.00		1,201.00
12/22/2019				Owner Contribution - Owner Contribution	99.00		1,300.00
				Ending Cash Balance			1,300.00
<b>Total</b>					1,399.00	99.00	

**Property Cash Summary**

Required Reserves	250.00
Work Order Estimates	0.00





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