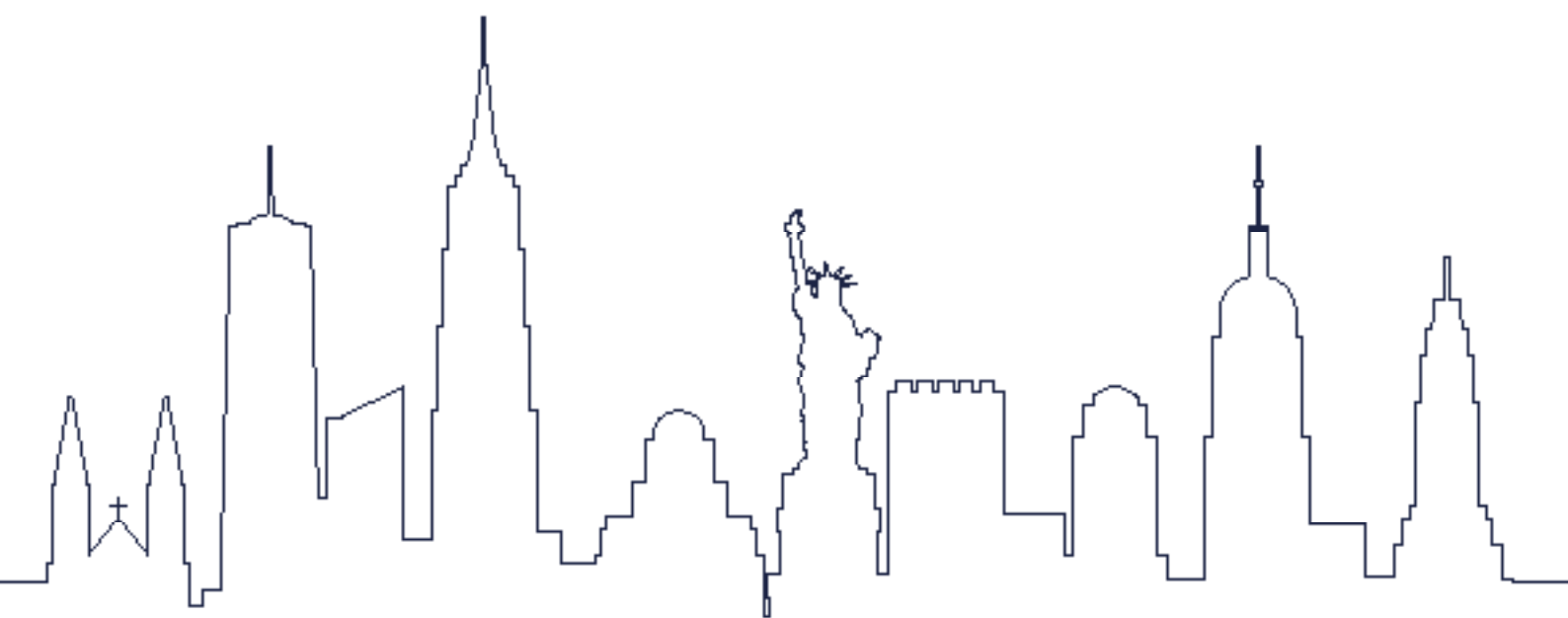




PURCHASING GUIDE USA



STEP BY STEP PURCHASING GUIDE



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.

Alongside the duly filled Reservation Form, the Client is requested to process the payment of the Reservation/Closing Fee, amounting to \$3,200* (a one-time fee). This fee encompasses administrative expenses and taxes associated with the acquisition of an Invest property, covering the preparation and registration of various contracts, along with related taxes in accordance with US law.

For those opting for the additional service of opening a U.S. Company provided by Opisas, an extra \$1,400** is applicable. This service includes the establishment of your dedicated U.S. Company, compliance with the Transparency Act, appointment of a Registered Agent, domiciliation, mailing services, EIN request (Employer Identification Number), and assistance in initiating the company's bank account.

*Please note that this amount may vary based on specific locations.

**For Corporation structures, an additional \$400 will be incurred.

RESERVATION FORM					
All sections must be completed					
CLIENT DETAILS (For multiple applicants complete "Reservation Form continuation")					
First Name (s)			Last Name		
<input type="text"/>			<input type="text"/>		
Place and Date of Birth (dd/mm/yyyy)			Passport Number (Please attach the document)		
<input type="text"/>			<input type="text"/>		
Address (Street, city)					
<input type="text"/>					
Zip Code	Country / Province	Country	Nationality		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Email			Mobile Number		
<input type="text"/>			<input type="text"/>		
COMPANY DETAILS					
New Company? <input type="checkbox"/> Yes <input type="checkbox"/> No Existing Company? <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, indicate name of Company			
New Company Name (Option 1)		New Company Name (Option 2)			
<input type="text"/>		<input type="text"/>			
Number of shareholders of the company to be established*		Company shares %		Partner 1	Partner 2
<input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>
* 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		
<input type="text"/>			<input type="text"/>		
Total cost of property (Specify the currency)			Other costs (Specify)		
<input type="text"/>			<input type="text"/>		
Notes - Indicate all the details relating to the sale of the specified property					
<input type="text"/>					
** If the number of properties is greater than 1, fill in the document called "Reservation Form Continuation - Properties"					
DECLARATION					
<small>By signing this form, I/We hereby agree to transfer to OPISAS the amount indicated above "Cash Size" as confirmation payment for the reservation of the property(ies) named herein. I/We further commit to send to OPISAS at email address info@opisas.com such proof of payment. Upon OPISAS sole discretion, the reservation payment may become non-refundable.</small>					
<small>While 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 other professional service that would otherwise be required for one professional residential institution.</small>					
Date (dd/mm/yyyy)	Signature		First Name(s) and Last Name in capital letters		
<input type="text"/>	<input type="text"/>		<input type="text"/>		
Date (dd/mm/yyyy)	OPISAS - Signature		OPISAS - First Name(s) and Last Name in capital letters		
<input type="text"/>	<input type="text"/>		<input type="text"/>		
Agent Name					
<input type="text"/>					
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.

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

2. PROPERTY DESCRIPTION:

(a) Street address, city, zip: _____
(b) Property is located in: _____ County, Florida. Real Property Tax ID No: _____
(c) Legal description of the Real Property: _____

together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and attached well-to-wall carpeting and flooring ("Real Property") unless specifically excluded below.

(c) Personal Property. The following items owned by Seller and existing on the Property as of the date of the initial offer are included in the purchase ("Personal Property"): (i) range(s)/oven(s), dishwasher(s), disposal, ceiling fan(s), intercom, light fixtures, robes, draperies and other window treatments, garage door openers, and security gate and other access devices; and (ii) those additional items checked below. If 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/door 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 ce. maker		<input type="checkbox"/> Above ground pool	

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

Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.

(e) The following items are excluded from the purchase: _____

3. PURCHASE PRICE (U.S. currency): _____ \$ 0.00

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

Escrow Agent Information: Name: _____ Phone: _____
Address: _____ Fax: _____
E-mail: _____

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

(c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8. \$ 0.00
(c) Other: \$ 0.00

(e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire transfer or other COLLECTED funds: \$ 0.00

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

4. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:


(a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before _____, this offer shall be deemed withdrawn and the Deposit, if any, will be returned to Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day the counter-offer is delivered.

(b) The effective date of this Contract will be the date when the last one of the Buyer and Seller has signed or initialed this offer or final counter offer ("Effective Date").

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

Buyer's Initials _____ 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 CRFP 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 CRFP Realty, LLC, Inc within the first 90 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 anycrfp.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) as 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. D.P.	2. F.H.A.	3. Other
C. CONVENTION			4. VA	5. CONVENTION	6. Other
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:		
J. SUMMARY OF BORROWER'S TRANSACTION			K. SUMMARY OF SELLER'S TRANSACTION		
100. GROSS AMOUNT DUE FROM BORROWER: 101. Cash paid at closing 102. Seller's share of closing costs 103. Seller's share of closing costs (to be paid by seller) 104. Seller's share of closing costs (to be paid by lender) 105. Seller's share of closing costs (to be paid by other) 106. Seller's share of closing costs (to be paid by other) 107. Seller's share of closing costs (to be paid by other) 108. Seller's share of closing costs (to be paid by other) 109. Seller's share of closing costs (to be paid by other) 110. Seller's share of closing costs (to be paid by other) 111. Seller's share of closing costs (to be paid by other) 112. Seller's share of closing costs (to be paid by other) 120. GROSS AMOUNT DUE FROM BORROWER			400. GROSS AMOUNT DUE TO SELLER: 401. Cash paid at closing 402. Seller's share of closing costs 403. Seller's share of closing costs (to be paid by seller) 404. Seller's share of closing costs (to be paid by lender) 405. Seller's share of closing costs (to be paid by other) 406. Seller's share of closing costs (to be paid by other) 407. Seller's share of closing costs (to be paid by other) 408. Seller's share of closing costs (to be paid by other) 409. Seller's share of closing costs (to be paid by other) 410. Seller's share of closing costs (to be paid by other) 411. Seller's share of closing costs (to be paid by other) 412. Seller's share of closing costs (to be paid by other) 420. GROSS AMOUNT DUE TO SELLER		
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER: 201. Deposit of earnest money 202. Prepaid interest on loan 203. Prepaid interest on loan (to be paid by seller) 204. Prepaid interest on loan (to be paid by lender) 205. Prepaid interest on loan (to be paid by other) 206. Prepaid interest on loan (to be paid by other) 207. Prepaid interest on loan (to be paid by other) 208. Prepaid interest on loan (to be paid by other) 209. Prepaid interest on loan (to be paid by other) 210. Prepaid interest on loan (to be paid by other) 211. Prepaid interest on loan (to be paid by other) 212. Prepaid interest on loan (to be paid by other) 213. Prepaid interest on loan (to be paid by other) 214. Prepaid interest on loan (to be paid by other) 215. Prepaid interest on loan (to be paid by other) 216. Prepaid interest on loan (to be paid by other) 217. Prepaid interest on loan (to be paid by other) 218. Prepaid interest on loan (to be paid by other) 220. TOTAL PAID BY OR IN BEHALF OF BORROWER			500. REDUCTIONS IN AMOUNT DUE TO SELLER: 501. Earnest money 502. Prepaid interest on loan (to be paid by seller) 503. Prepaid interest on loan (to be paid by lender) 504. Prepaid interest on loan (to be paid by other) 505. Prepaid interest on loan (to be paid by other) 506. Prepaid interest on loan (to be paid by other) 507. Prepaid interest on loan (to be paid by other) 508. Prepaid interest on loan (to be paid by other) 509. Prepaid interest on loan (to be paid by other) 510. Prepaid interest on loan (to be paid by other) 511. Prepaid interest on loan (to be paid by other) 512. Prepaid interest on loan (to be paid by other) 513. Prepaid interest on loan (to be paid by other) 514. Prepaid interest on loan (to be paid by other) 515. Prepaid interest on loan (to be paid by other) 516. Prepaid interest on loan (to be paid by other) 517. Prepaid interest on loan (to be paid by other) 518. Prepaid interest on loan (to be paid by other) 519. Prepaid interest on loan (to be paid by other) 520. Prepaid interest on loan (to be paid by other) 520. TOTAL REDUCTIONS IN AMOUNT DUE TO SELLER		
300. CASH AT SETTLEMENT FROM BORROWER 301. Cash at settlement from borrower (to be paid by seller) 302. Cash at settlement from borrower (to be paid by lender) 303. Cash at settlement from borrower (to be paid by other) 300. CASH AT SETTLEMENT FROM BORROWER			600. CASH AT SETTLEMENT TO FROM SELLER 601. Cash at settlement to from seller (to be paid by seller) 602. Cash at settlement to from seller (to be paid by lender) 603. Cash at settlement to from seller (to be paid by other) 600. CASH AT SETTLEMENT 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 _____) ss
COUNTY OF _____)

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:


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

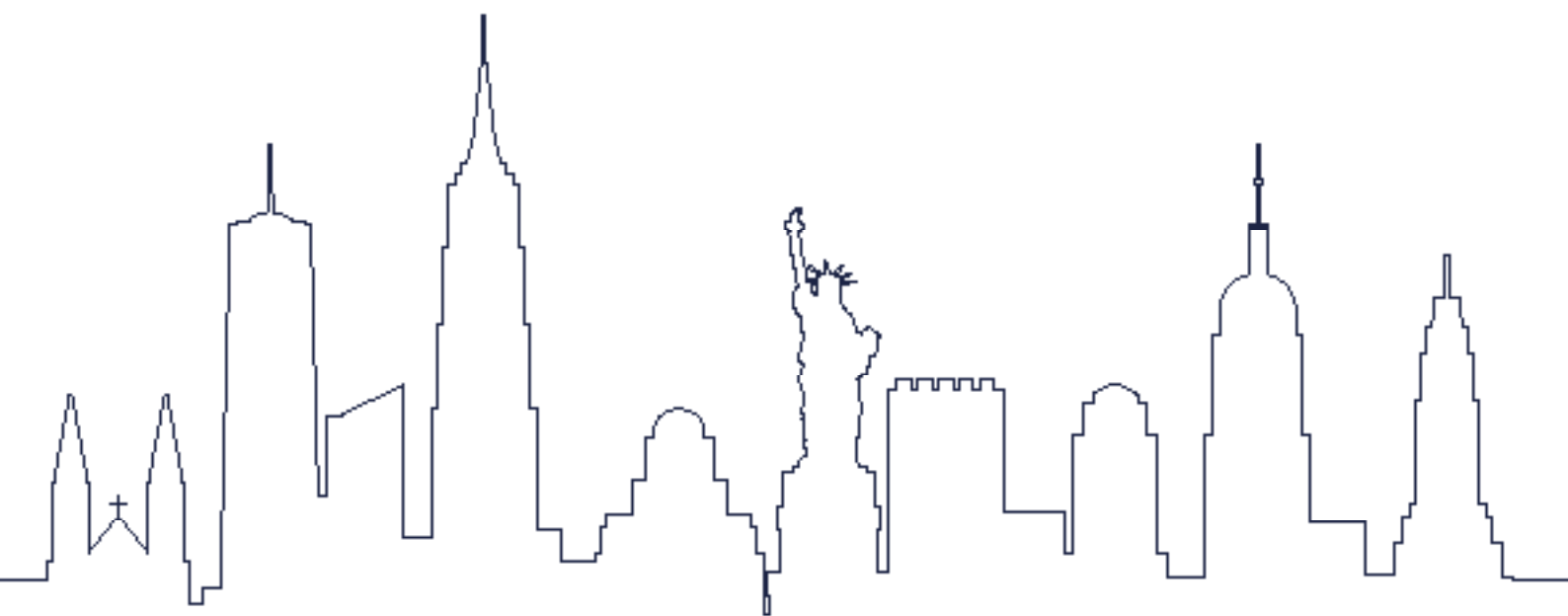




Date	Payee / Payer	Type	Reference	Description	Income	Expense	Balance
				Beginning Cash Balance as of 12/01/2019			0.00
12/01/2019				Management Fees - December Management Fee - December Management Fees - MD		99.00	99.00
12/22/2019				Owner Contribution - Owner Contribution	1,200.00		1,201.00
12/22/2019				Owner Contribution - Owner Contribution	99.00		1,300.00
				Ending Cash Balance			1,300.00
Total					1,399.00	99.00	

Property Cash Summary

Required Reserves	250.00
Work Order Estimates	0.00



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