



Comprê
Casa em
Orlando

comprecasaemorlando.com.br

LONG-TERM

INVESTMENT

PURCHASE OF PROPERTIES FOR
RESIDENTIAL RENTALS

FREQUENTLY ASKED QUESTIONS ABOUT OUR SERVICES

This material has been specially created to answer our customers' most common questions, providing a quick reference for their research and planning. We will be happy to help you with any questions or even clarify any points described here.

FAQ

LONG-TERM

01 - If I decide to invest and buy a house in Orlando to rent it, what will be my fixed costs with this property?

When the owner rents his property, the costs that are his responsibility are:

- ▶ Property tax and rental value
- ▶ Administration fee
- ▶ Condominium (if any)
- ▶ House repairs (if necessary)

02 - What is the minimum amount that must be paid for downpayment?

From 30% to 40% of the property value.

03 - How much do you charge for property management fee?

The administration fee is 10% per month.

04 - What are the costs to acquire a property, besides the value of the property itself?

Upon receipt of the home, the buyer pays the deed costs of 1.5% to 3% of the value of the house (if it is a cash purchase) and 4% to 7.5% of the value of the house if it is financed.

05 - Can I buy the property on behalf of an offshore?

We always suggest to our clients to open an American company for this house. This makes income tax easier by easing fees, protects you against any lawsuits you may have in the event of something that happened in the house, and decreases the amount of taxes in the event of death.

Our Florida team will assist with the entire process of opening accounts and businesses.

06 - Could you give a concrete example of the profit made, in dollars, by renting a house worth US \$ 300,000?

In this case, the estimated rental amount is \$ 2,000.

Then you will receive the rent (US \$ 2,000), but you will have to pay the administration fee (10% of that), the Property Tax (equivalent to the property tax) which would be around 1.7%, the tax on the amount received on the lease and any monthly costs with the maintenance of the property.

FAQ

LONG-TERM

06 - cont. Discounting all expenses of the lease amount, you will have the net amount, ie how much of that lease really goes into your pocket.

In the example above, all the costs mentioned would be around \$ 400, meaning you would rent the house for \$ 2,000 with expenses of \$ 400, leaving you with a net value of \$ 1,600.

07 - What is the estimated net annual financial return, as a percentage, for the rent of a home between \$ 300,000 and \$ 400,000?

The percentage of residential leasing in the US is in the range of 0.5% of the property value per month, so the value would be around 6% per year.

08 - Does this estimated percentage include vacancy periods?

Yes, this percentage includes vacancy periods, ie the periods when the property will be empty, both the initial (until closing with the first tenant) and the intervals between tenants are very short, usually well under a month.

09 - What does ARM5 bank financing mean?

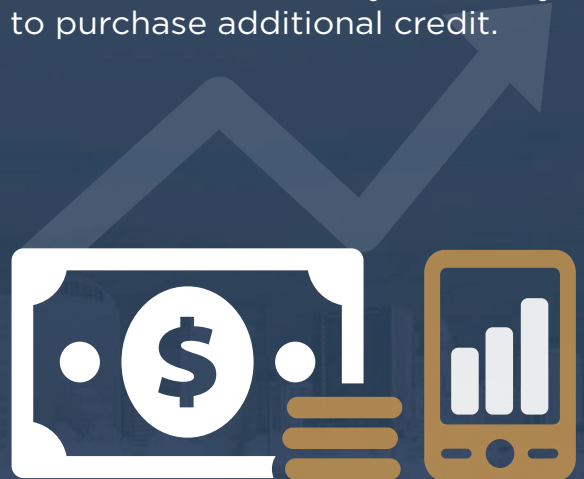
Fixed interest for 5 years and variable year after year.

10 - Is the early payment of the financing allowed? Do I have interest discounts if I pay in advance?

Yes. Early payments are allowed. However, there is no interest discount for early settlements. If a fixed amount of interest is contracted, even if you complete the property before the deadline, it is that amount that will remain in effect until the end of the contract.

11 - How many mortgages can I have?

Currently, in the US, there is a limit of two or three different loans, depending on the financial institution and the buyer's ability to purchase additional credit.



FAQ

LONG-TERM

12 - The final value of the property decreases if the payment is in cash, without financing?

The only difference between paying cash and financing will be in Closing values, the costs of writing will be 1.5% to 3% of the value of the house, while with financing will be 4% to 7.5%.

13 - Are house prices and interest rates negotiable?

Yes. We assist the customer throughout the purchase process and negotiate for a better price and credit to pay the closing costs. We usually get good discounts.

14 - Can a loan be in the name of 2 people, for example, mine and my wife?

Yes, there is no problem in financing for two people.

15 - In which regions do you usually sell houses? And who are the builders?

We operate in all areas of Orlando and Miami. We work with all major construction companies.

16 - In these same regions are there schools (elementary and high school), shops and gas stations near the houses you are selling?

Our search for a residential property always aims to offer homes in regions that have highly rated schools. Our target audience (tenants) are families, who seek to be close to these schools.

In these regions, you also find good supermarkets, shops and all the necessary infrastructure for the residents.

17 - Are condominiums already built, with houses already inhabited?

Yes, usually they are already built condominiums, with inhabited houses. But we also work with new condominiums under construction, with average completion time between 6 to 8 months.

18 - On average, how long does a tenant stay in the property?

The minimum rent is 1 year. Usually tenants stay on the property between 1 and 3 years.

19 - Do the houses come furnished?

No, but for residential rent you do not need to be furnished.

OUR COMPANY

Founded by Julian Blasques Benatti, Compre Casa em Orlando (Buy House in Orlando) has been in the real estate market for over 11 years. Our proposal is a new way of intermediating real estate through qualified, personalized service, in search of the best solutions for its clients.

ORLANDO

The state with the largest number of theme parks in the world, a heavenly coastline and unrivaled quality of life, is an excellent choice for living, vacationing or profiting from real estate.

CONTACT US

WE SPEAK ENGLISH, PORTUGUESE AND SPANISH

+1 (407) 881-3040

+1 (407) 881-3041

+1 (407) 468-9096

atendimento@comprecasaemorlando.com.br



comprecasaemorlando.com.br