



Comprê
Casa em
Orlando

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VACATION HOMES

INVESTMENT

PURCHASE OF PROPERTIES FOR
VACATION 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

VACATION HOMES

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
- ▶ Residence insurance
- ▶ HOA
- ▶ Water
- ▶ Electricity
- ▶ Internet
- ▶ Property Management Fee (Property Manager)
- ▶ Rental Fee (Administrator)
- ▶ 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 15% of the value of each rental plus a \$ 150 monthly maintenance fee.

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.

In addition to the deed costs, the homeowner will have to invest in home decor. The cost of decorating a 3-bedroom home costs an average of \$ 35,000.

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.

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06 - Could you give a concrete example of the profit made, in dollars, by renting a house worth US \$ 550,000?

The annual average nightly rate (considering low, medium and high season) is \$ 345.00.

Assuming an annual occupancy rate of around 75% - 80% and annual expenses of around \$ 43-44k, you have approximately \$ 50- \$ 56k per annum.

07 - What is the estimated annual net financial return, in percentage, for the rent of a house of \$ 550,000?

Around 8 to 10% 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?

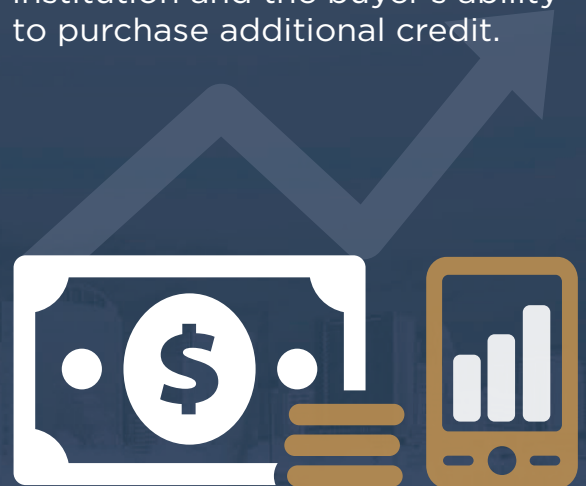
Fixed interest for 5 years and variable year after year.

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

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

The value of the property remains the same, if it is bought in cash or financed, but closing costs will differ: for cash purchase, costs of 1.5% to 3% of the value of the house and 4% to 7 , 5% if funded.

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 work with Kissimmee, Davenport and Orlando Area. These regions are authorized for short term rentals. Builders include Lennar, Pulte, Park Square and others.

16 - In these same regions are supermarkets and gas stations near the houses you are selling?

Yes, we have all the infrastructure of shops, restaurants, supermarkets and everything the tourist needs.

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

In vacation rentals, at least 5 days.

18 - Are the houses furnished?

The vacation homes are furnished, the kitchen is equipped with all appliances and has a washer and dryer. The owner is responsible for the decoration.



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

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