INVEST IN THE UNITED STATES

GUIDE FOR FOREIGN INVESTORS

A clear, guided process
designed to protect your investment.



NATHALY LABRADOR

Real Estate Professional

Virtual Properties Realty

404-980-0658

Nathalylabradorvpr@gmail.com

WELCOME

Investing from another country can be a clear process



MY COMMITMENT TO YOU

Even while you are outside the United States, you will have representation and guidance here throughout every stage of your purchase.

My priority is to protect your interests, keep you informed, help you identify potential risks, and coordinate every detail toward an organized, transparent, and successful transaction.

Guiding your investment every step of the way

- Guidance from the initial qualification through the delivery of the keys.
- Coordination with the lender, seller, attorney, inspector, and other professionals.
- Clear information so you understand your costs and obligations before deciding.
- Strategic negotiation of purchase terms and potential incentives.

BEFORE WE BEGIN

General requirements for foreign buyers

Exact requirements will depend on the financing program and the lender's approval.

1

IDENTIFICATION

Valid passport and a copy of a U.S. visa, only if you have one.

2

AVAILABLE FUNDS

Approximately 20% to 25% down, closing costs, earnest money, and reserves.

3

PROOF OF FUNDS

Bank statements that verify the availability of funds.

4

FINANCIAL INFORMATION

Proof of income or business activity, if required by the program.

IMPORTANT INFORMATION ABOUT RESERVES

Reserves are not funds paid to the lender. They are funds the buyer must show will remain available after closing.

THE PROCESS

From the initial consultation to the ideal property

1

Initial consultation

We define your budget, available funds, preferred city, property type, and investment goal.

2

Financial qualification

The lender reviews your documents and determines the approximate price, down payment, interest rate, monthly payment, and reserves.

3

Property selection

Once qualified, you will receive options tailored to your budget and strategy. You may tour them in person or virtually.

4

Offer and negotiation

We prepare an offer with appropriate terms and request incentives that may benefit your purchase.

FIRST WE QUALIFY. THEN WE SEARCH.

This allows us to focus on properties that truly fit your financial profile.

THE PROCESS

From contract to receiving the keys

5

Contract and earnest money

Once the offer is accepted, the contract is signed and the earnest money is delivered according to the agreed amount and deadline. This money is credited to the buyer at closing.

6

Inspection and appraisal

An inspection is coordinated when applicable, the lender orders the appraisal, and the title, insurance, and property documents are reviewed.

7

Final approval

During the contract period, the lender completes the loan and confirms the final funds needed for closing.

8

Closing and key delivery

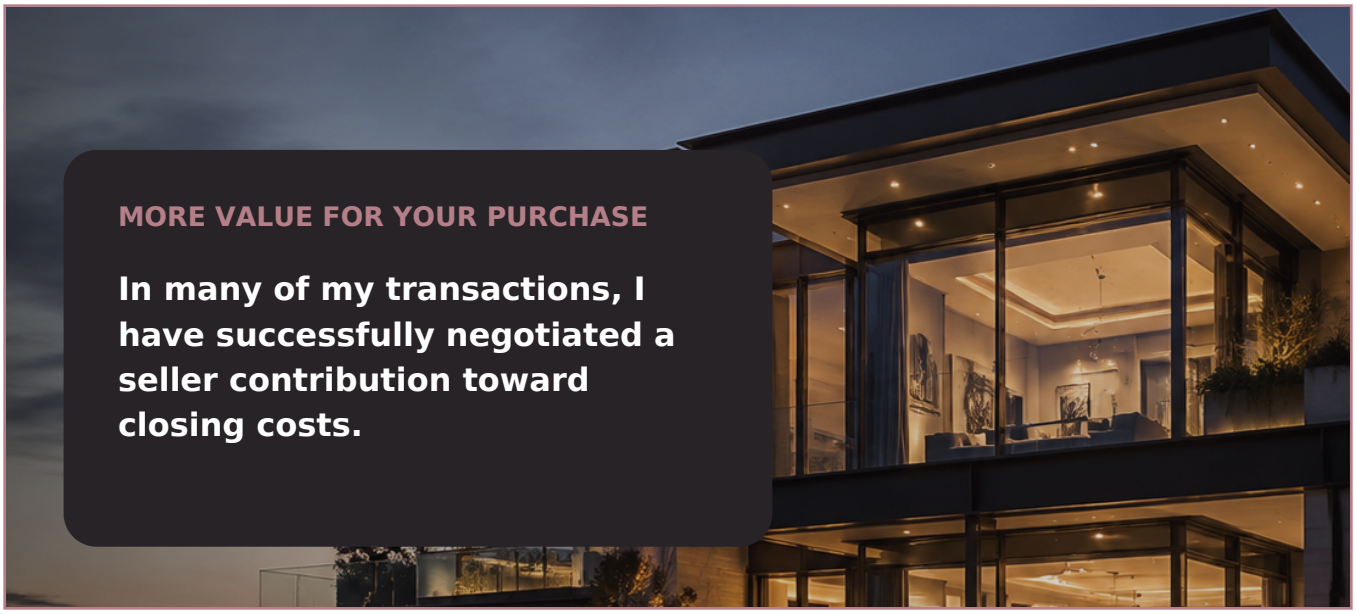
The documents are signed, funds are transferred, title passes to the buyer, and the keys are delivered according to the contract.

ESTIMATED TIMELINE

A financed purchase generally takes approximately 30 to 45 days, although timing may vary by lender, property, and contract.

REPRESENTATION

We negotiate with your interests in mind



We may also request other incentives

- Seller contribution toward closing costs.
- A price reduction, when negotiations allow.
- Available appliances, upgrades, or credits.
- Terms that strengthen and protect the offer.

Every negotiation is different. Incentives depend on the seller, the property, and the terms allowed by the financing program. Before submitting an offer, I will explain what we can request.

FINANCIAL EXAMPLE

Visualize a $500,000 purchase

PRICE	25% DOWN	FINANCED
$500,000	$125,000	$375,000

Estimated monthly payment

Principal and interest	**$2,445**
Property taxes	**$417**
Homeowners insurance	**$80**
ESTIMATED MONTHLY PAYMENT	**$2,942**

PROPERTY TAXES ARE NOT PAID AGAIN SEPARATELY

When the loan includes escrow, the lender collects the monthly portion of property taxes and pays the local authority directly when they are due.

30-YEAR FIXED RATE

Principal and interest do not change. The total payment may change if property taxes or insurance costs change.

Educational example with 25% down, an illustrative 6.8% fixed rate, and a 30-year term.
Electricity, water, and internet are not included in the mortgage payment.



YOUR NEXT STEP

Let's talk about your investment

We will begin with a consultation and financial qualification. Then you will receive properties and projects selected according to your budget and goals.

NATHALY LABRADOR

Real Estate Professional | Virtual Properties Realty

404-980-0658

Nathalylabradorvpr@gmail.com

This guide provides general information and does not replace legal, tax, or financial advice.

Terms, rates, costs, and incentives are subject to approval and may vary.