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rei CAPITAL GROUP
PRIVATE & ALTERNATIVE CAPITAL SOLUTIONS

rei GRUPO CAPITAL
DIVISIÓN LATINOAMERICANA

REI CAPITAL GROUP'S

FOREIGN NATIONAL INVESTORS

Smart Financing for International Investors in United States

www.**REICapitalGroup**.us

Mobile: 754-249-0378

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LoanInfo@reicapitalgroup.us

3850 Bird Road, 10th Floor, Coral Gables, FL 33145

Foreign National Loan Programs

We work with Real Estate Investors across the US and International Investor looking to diversify in Real Estate Investments, from a single-family home to building a Real Estate Portfolio holding company in the US. REI offers loans to Foreign Nationals seeking capital leverage in the US across all 50 states — with fast closings, No Social Security No US Credit, No US Visa, and No Income Verification, with flexible programs for both new and experienced investors for Domestic and Foreign Investor. Whether you're flipping your first property or growing your rental portfolio, REI has the right funding solution for you.

Loan Programs We Offer: To Foreign National Investors

- DSCR Loans (Debt Service Coverage Ratio)
- Based on cash flow, not income
- No Income Verification Required
- No US Credit Required
- No Experience Required
- No US Visa Required
- Minimal Down Payment of 25% of purchase price
- Terms: 30 years Rates 6.5 to 8.5%

Real Estate investors

Foreigners without U.S Credit

Non Residents

New and experienced investors

Purchasing Real Estate in the US as a Foreign National Without a US Credit or SSN:

Foreign nationals are individuals who do not hold U.S. citizenship or permanent residency (Green Card) status. They are individuals from other countries who may want to invest in or own property in the United States.

Ownership Rights: Foreign nationals can legally purchase and own real estate in the US without a US credit history or Social Security Number (SSN).

Methods of Purchase: They can buy property using an Individual Taxpayer Identification Number (ITIN) instead of an SSN, through cash transactions, or via financing options with lenders who specialize in foreign national lending.

Banks and Lenders: Some US banks and mortgage lenders offer financing to foreign buyers, though approval may require larger down payments and additional documentation.

Legal Considerations: It's advisable to work with real estate attorneys and professional's familiar with foreign investment laws, tax implications, and due diligence to ensure compliance.

Benefits of Owning Real Estate in the US

- **Potential for Appreciation:** Property values may increase over time, providing capital gains.
- **Rental Income:** Foreign owners can generate rental income, which may be subject to US taxes.
- **Asset Diversification:** Investing in US real estate diversifies assets outside their home country.
- **Visa Opportunities:** Property ownership can sometimes support visa or residency processes (e.g., EB-5 investment programs).
- **Stable Market:** The US has a large, established real estate market with legal protections for owners.

Value Growth

Cash Flow

Rental Income

Visa Opportunities

Legal Protection

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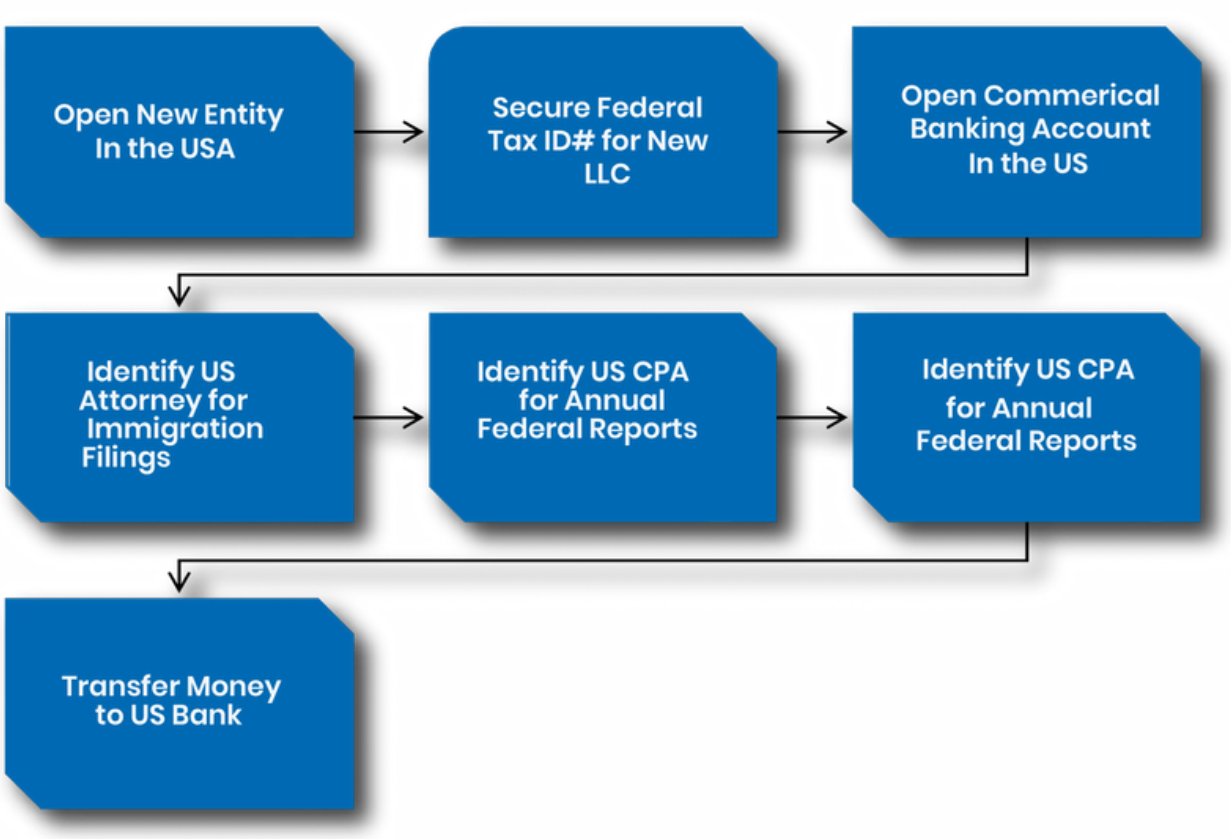
TAX AND LEGAL CONSIDERATIONS

- Foreign owners are subject to US taxes on rental income and capital gains.
- They need to comply with US reporting requirements, including IRS filings for foreign assets and income.
- Working with tax professionals familiar with international tax law is recommended to optimize benefits and ensure compliance.
- Foreign nationals must meet several requirements and follow specific steps to purchase real estate in the US. These include:

Requirements for Legal Eligibility:



REQUIREMENTS FOR ELIGIBILITY

- No visa or citizenship status is required; foreign nationals can buy property regardless of their immigration status.
- **Financial Preparedness:** Demonstrate funds for the purchase, either through bank statements, proof of income, or access to cash.
- Fund Transfer into US Bank 30 days before closing
- Down payment (typically 25-30%).
- **Tax Identification Number (ITIN):** Obtain an Individual Taxpayer Identification Number (ITIN) from the IRS if not eligible for an SSN. This is used for tax reporting and to facilitate the property transaction.

No U.S. Credit

No Social Security Number

No U.S. Visa Required

No Income Verification

Investor-Friendly Programs

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ENGAGE US AS YOUR REAL ESTATE PROFESSIONALS:

Professional Services:

- Work with a real estate agent experienced in foreign investment transactions.
- Hire an attorney familiar with US real estate law to review contracts and legal obligations.
- **Property Search and Offer:** Identify suitable property, conduct inspections, and negotiate terms.
- **Due Diligence and Title Search:** Conduct title searches to ensure clear ownership and no encumbrances.

Funding the Purchase:

- Transfer funds from abroad via wire transfer, ensuring compliance with US regulations and anti-money laundering laws.
- If financing is involved, work with lenders who accommodate foreign borrowers.

CLOSING PROCESS

- Sign all closing documents, which may require notarization.
- Pay closing costs, taxes, and fees.
- Tax and Reporting Compliance: Report ownership and income from the property to US tax authorities as required.
- Withholdings may apply on rental income or sale proceeds for foreign owners.
- Additional Recommendations: Consult with a tax advisor to understand US tax obligations and treaty benefits.
- Ensure compliance with US and home country regulations regarding foreign investment.
- Would you like details on specific documentation, financing options, or legal considerations?

Closing documents signed

Consult with tax advisor

Pay Tax & Fee

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OUR LEADERSHIP TEAM

Meet the experts guiding our company with experience, vision, and integrity.

Gerado Patricio de los Reyes

CFM, Certified Fund Manager

Gerado Patricio de los Reyes is a Certified Fund Manager (CFM) and a licensed financial professional in Florida, known for his solid experience in fund management.

Mr. Robert Gonazlo

CPA, Accontado Publico

Mr. Robert Gonzalo is a Certified Public Accountant (CPA) and a licensed professional in Florida, bringing strong experience in accounting and financial reporting.

Jaime Godoy

Broker Goday International Realty

Jaime Godoy is a licensed real estate broker and the lead at Godoy International Realty, known for his experience in property sales and investor relations.

Jean Paul Franco Camacho

VP of Caribbean Division

Jean Paul Franco Camacho is the VP of Caribbean Division, based in the Dominican Republic 🇩🇴, with over 20 years of experience in finance, auditing, taxation, and real estate.

Pedro Fernandez

VP of Latin Division

Pedro Fernandez is the Vice President of the Latin Division, leading operations and supporting clients across Latin markets with strong industry experience.

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