cashflow rentals

AN INVESTOR'S GUIDE

The U.S. Property Purchase Process

Every stage explained, from signed contract to closing day, and how we complete it all remotely.

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A step-by-step walkthrough of how a U.S. property purchase works from start to finish.

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INTRODUCTION

A Note from David

Purchasing real estate in the United States can feel overwhelming when you live overseas and are unfamiliar with how the buying process works.

The good news is that the entire transaction can be completed remotely. At Cashflow Rentals, we work alongside you throughout the process to coordinate inspections, appraisals, financing, title company communication, and closing logistics.

Our goal is simple: help you understand each stage, make informed decisions, and purchase your property with confidence, even if you have never set foot in the United States.

We walk you through every stage of the U.S. purchase process, so you know exactly what to expect at each step.

In this guide, we follow the journey from signing the initial contract through to closing day, and explain the protections that work in your favour along the way.

Best regards,

David Garner

GENERAL MANAGER

Securing the Property

From handshake to legally protected, in writing.

01 Sign the Purchase Contract

Once you've found a property, secured a pre-approval for financing, we'll help you formulate a winning offer, and the first step is signing a purchase contract.

The contract lays out the agreed terms and includes **contingencies**: legal protections that safeguard you if issues arise during the inspection, appraisal, financing, or title review.

02 Purchasing Through a U.S. LLC

Most foreign investors purchase through a U.S. legal entity such as an LLC. If you already have one, the contract is signed in the company name. If you don't have one yet, don't worry, we can help you set one up and open a U.S. business bank account. You can sign in your personal name initially and add your LLC as the purchaser later by signing an addendum.

03 Open Escrow & Send Your EMD Deposit

Once the contract is signed, a licensed title company opens escrow, holding the money and documents while the transaction progresses. You will send your Earnest Money Deposit (EMD) into the escrow account. This is not an extra charge: the funds are credited toward your down payment and closing costs at closing.

TYPICAL EMD

$1,500–$2,500

Credited at closing, and refundable if a contingency is triggered.

Knowing What You're Buying

We dig into the details so there are no surprises.

01 Property Inspection

Our office coordinates a home inspection by a licensed inspector who examines the property for structural, mechanical, or safety issues. You receive a detailed report, and our team reviews the findings with you.

THE REPORT COVERS

Roof	Plumbing	Electrical
Furnace	HVAC	Foundation

If significant issues are found, you can negotiate repairs or a price reduction, or use your inspection contingency to walk away and have your EMD returned.

WE ALSO RECOMMEND

A specialist pest inspection and a sewer scope.

02 Property Appraisal

The lender orders an independent appraisal to confirm the property's market value supports the loan amount. A licensed appraiser visits the property and compares it to recent sales of similar homes nearby to arrive at its true market value.

If the appraisal comes in below the purchase price, you can renegotiate with the seller or adjust your offer, **protecting you from overpaying.** If the appraisal comes in higher, there are no changes - you don't have to pay more!

THE PURCHASE PROCESS

Getting Your Financing Approved

Your lender reviews the deal, and we help it go smoothly.

01 Mortgage Underwriting

While the inspection and appraisal are underway, the lender carries out their underwriting process.

THIS USUALLY INVOLVES REVIEWING

- Appraised value
- Property taxes
- Insurance costs
- Title review
- Buyer identity
- Source of funds

02 Verification of Funds

The lender will ask for bank statements or other documentation showing where your down payment and closing funds came from, in order to satisfy legal and anti-money-laundering requirements.

CFR

HOW WE HELP

We help you prepare and organise the required documentation, so the underwriting process runs as smoothly as possible.

Protected, Approved & Ready to Close

The contract works in your favour at every stage.

YOUR BUYER PROTECTIONS

> **Because the contract contains inspection, appraisal, financing, and title contingencies, you may renegotiate or cancel the purchase without losing your earnest money deposit if a significant issue arises.**

This is one of the most important protections available to you as a buyer, and we make sure you understand how it works before you sign anything.

FINAL LOAN APPROVAL & CLEAR TITLE: THE TRANSACTION IS READY TO CLOSE ONCE

- ✓ **Inspection complete**
- ✓ **Appraisal approved**
- ✓ **Loan approved**
- ✓ **Title confirmed clear**

CLOSING DAY

01

A few days before, the title company issues a **Settlement Statement** with the final breakdown and the exact amount to send to escrow.

02

You **wire your down payment** and closing costs to escrow; the lender wires the loan amount.

03

You sign remotely with a U.S.-based **Online Notary** on a live video call.

Once all documents are signed and all funds received, the deed is recorded and ownership transfers to you.

CLOSING & AFTER

You Own It. Now What?

Your property is live. Here is what happens next.

01

Property Management

Your property is managed by a professional U.S.-based management company that handles tenant placement, rent collection, maintenance, and compliance.

02

Online Owner Portal

You receive access to an online portal where you can view statements, track income and expenses, and monitor your property's performance in real time.

03

Ongoing CFR Support

Our expert team remains available to support you througout your ownership, helping you make important decisions as they arise, and advising on future purchases, refinancing, and portfolio growth strategy.

04

Your Ownership Journey

From your first property to building your portfolio, we provide the tools, relationships, and expertise to help you grow as a U.S. real estate investor.

READY TO START YOUR PURCHASE?

Why Investors Choose Cashflow Rentals

We work alongside you throughout the entire purchase process, from contract to closing and beyond.

120+

Properties Purchased & Managed

Direct experience purchasing and managing over 120 U.S. rental properties for international investors since 2016.

✓

Bilingual Support

Fully bilingual support available in English and Spanish throughout the entire process.

✓

Foreign Investor Financing

Access to financing options specifically designed for foreign national investors.

✓

Full-Service Coordination

Inspection and appraisal coordination, LLC formation, banking setup, and closing assistance.

✓

Ongoing Support

Continued guidance after your purchase: refinancing, portfolio growth, and long-term strategy.

CONTACT

Schedule a Free Consultation

The next step is a free consultation with our team. We'll discuss your investment goals, explain your financing options, answer your questions, and help you determine whether investing in U.S. real estate is the right fit for you.

Book Your Free Strategy Call

A relaxed, no-pressure conversation about your goals, and a clear picture of what the U.S. purchase process would look like for you.

BOOK MY FREE CALL

OR BOOK ONLINE
calendly.com/davidgarner/enquiry

30 minutes · No obligation · English & Spanish available

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We look forward to helping you build a successful U.S. real estate portfolio.