Local • National • International
Castle Dream Real Estate, LLC.
Capture The Dream...
OFFICE 1-352-848-0663
FAX 1-352-799-0691
1-888-51-DREAM
(37326)
15449 Burbank Drive
Brooksville, FL 34604
www.castledreamrealestate.com

Castle Dream Real Estate

Has A Team Of Experts

That Is Available For All Stages

Of Purchasing Real Estate In

Florida

May Apply To Other Areas In The U.S.A.

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Services Available For International Real Estate Buyers

REAL ESTATE SERVICES:

Assist In Locating The Right Property

Email What Is Presently Available Using
Castle Dream System Based On
Buyers Criteria

Email Those That Are Available
48-72 Hours Prior To Flight Time

Assist With Price Negotiations

Assist With And Explain All Documents

Determine What Comparable
Properties Are Selling For

Determine How Much They Can Afford
To Spend On Their Purchase (If Required)

Find and Arrange Financing (If Required)

Our Agents Are Involved In All Steps To Assist
The Buyer In A Successful Closing. Including
Suggesting Any Services Required Before,
During And After Closing

REFERRAL SERVICES TO:

International Investment Attorney

International Tax Specialist

U.S. Immigrant Attorney

Currency Exchange Company

TRAVEL SERVICES:

Complete Trip Planning

Customized Travel Packages

Travel Insurance

Planned Activities

Suggest Restaurants

Discount Coupons For Area Staying At

Theme Park Tickets

<u>Trained and Certified At:</u>

Disney

Universal

Norwegian

Princess

Marriott

Wynn Las Vegas

Wyndham

Royal Caribbean

Regent

And More...............

SEE ATTACHED FOR AN EXPLANATION OF ALL SERVICES AVAILALBE

A word to the wise: before you invest, check with an attorney and a CPA to evaluate your goals, investing options, and the laws in your country and the country you are investing in.

In this economy, an investor can build a portfolio with foreclosures and pre-foreclosures(short sales). They're a great way to purchase property for less. After all, lenders aren't in the real estate business—or, at least, they don't want to be. They're in the "collecting interest" business. When they have a supply of properties, they're *forced* to be in the property management and real estate sales business. It's very costly for a lender to have to foreclose on a property—not to mention, it's not what their investors want to see on the books. Foreclosures can usually be found on the MLS with the help of a qualified Realtor. Pre-foreclosures can be purchased by "short-sale", which means that they're purchased from the owner prior to the completion of the foreclosure process with the permission of the foreclosing lender(s). The owner is forced, sometimes reluctantly (sometimes happily), to abandon their equity stake to the investor-buyer. But, they may be able to walk away without a foreclosure on their credit record. In that case, the investor has performed a service for the both the owner and the lender.

The real estate market has many different types of homes and structures that you can purchase ranging from duplexes, single-family units, apartment complexes, commercial buildings, strip malls and so much more. With so many options comes many ways in which you can invest your money. You can purchase and flip homes or buy and then hold the homes, for example. Below is an example of how you can make an investment in apartment complexes and reap the lucrative returns that it yields.

The value for an apartment complex is very objective compared to that of a single-family unit. Thus, its value can be calculated using an equation: PP= NOI ÷ Capitalization Rate

Purchase Price (PP)

Net Operating Income (NOI)

Capitalization Rate (CAP)

The property's CAP rate is equal to its NOI divided by its purchase price. In general, the risk is higher if the CAP rate is high. The reverse is true as well. A lower CAP rate means that there will be a greater change in the NOI on the property's value.

Adjusting the NOI on a property will exponentially decrease (or increase) the property's value. Confused? Let's look at an example. An investor paid $1.6 million for an apartment complex. The CAP rate is 6%. Calculate the NOI. Here is the equation:

NOI = CAP rate X $1.6 million (purchase price)

NOI = .06 X 1,600,000

NOI = $96,000

Makes sense, right? Now, if a 5% increase in rent is allowed by the market (assuming that all expenses remains the same, of course), the NOI increases to $100,800. This is an increase of $4,800

($100,800 - $96,000). That's a great increase, but the thing to note in this example is how the $4,800 will increase the property's value: $4,800/.06. At the 6% CAP rate, adding on the extra $4,800 just increased your property's value by $80,000!

This is only a simple example to demonstrate the relationship between the property's income value, its CAP rate, and the NOI. Effective management and planning can significantly increase a property's value. A similar principle can be applied towards other types of purchases in real estate investments.

With that said I would like to introduce the team that will help you make investments in the Florida Real Estate Market.

The Team Consists of:

Castle Dream Real Estate:

Castle Dream Real Estate, LLC a full service realty firm working with Buyers, Sellers and Investors in Local, National and International markets. We cover the West Florida market from Crystal River to Fort Myers/Naples and have associates in other areas Domestically and Internationally.

Castle Dream Real Estate, LLC. is an experienced team of real estate professionals that works with Sellers, Buyers and Investors to help them find Florida properties that meet their requirements. We work Locally, Nationally and Internationally with Residential and Commercial properties.

We are extremely pleased to present you with information and helping you find your Florida property along with information on everything else you need to make your Real Estate experience as comfortable as possible.

As members of the National Association of Realtors ®, the Florida Association of Realtors and multiple Boards of Realtors, we adhere to the Realtors ® code of ethics and provide a high standard of services. We are associated with Realtors ® across the state of Florida that can assist you in the areas you are interested.

For our International Investors/Buyers we also can refer you to Foreign Investment Attorneys, Tax Specialists and U.S. Immigrant Visa Attorneys that can confer with your advisors to properly structure your purchase and Property Management entities to manage your income property.

International Mortgage Provider:

When shopping for a mortgage loan, you need an advocate who represents only *you* and *your* best interest throughout the entire process: from helping you to define your financial goals; through completing your loan application; to signing your final settlement documents.

You need an advocate who will walk you simply and efficiently through all aspects of the mortgage loan process with *honesty* and *integrity*!

When working with our partner company you can evaluate your options; understand the long-term effects of your choices; and make informed decisions.

They will be there to answer your questions and follow up on *every* detail to ensure your transaction is completed without a hitch.

Whether you need a mortgage loan for a purchase, refinance or release of equity; they'll customize an *affordable* mortgage loan solution for *your* individual needs and means.

What currency would you like to borrow?

A *multi*-currency or *single*-currency mortgage loan. They provide foreign currency denominated home loans on residential investment property in *ten* major currencies including British Sterling, Euro, US Dollars, Canadian Dollars, Australian Dollars, New Zealand Dollars, Swiss Francs, Japanese Yen, Hong Kong Dollars and Singapore Dollars!

They offer a particularly broad range of competitive mortgage loans to *most* nationalities. They *specialize* in *multi*-currency mortgage loans for both US Nationals and Foreign Nationals alike. Their *multi*-currency mortgage loans are available in *eleven* countries including Dubai, France, Great Britain, Hong Kong, New Zealand, Portugal, Singapore, Spain and *selected* locations in Australia, Canada and the United States.

They provide both residential and commercial mortgage loans from numerous lenders around the world to:

- US Residents
- Permanent Resident Aliens
- Non-Permanent Resident Aliens
- Foreign Nationals (*non*-US Residents)
- Corporations.

Who are they?

They are *local* experts with *global* expertise. They are an American owned and operated *independent* mortgage provider of *customized* residential and commercial mortgage loans.

They offer an unusually broad and in-depth understanding of the *international* mortgage loan business. They've originated mortgage loans for the past 20 years making them experts in home loans for both domestic and international clients.

They are uniquely experienced mortgage loan professionals - truly dedicated to our profession. They've earned a well-respected and trustworthy reputation throughout the US as an *independent* mortgage loan provider.

What they offer?

They offer *unbiased* mortgage loan advice. As an *independent* mortgage provider, they are not constrained to offer mortgage loans from just *one* bank or in just *one* currency.

In fact, they continuously search a networks of lenders from around the world to assemble a broad range of diverse mortgage loans with the most competitive rates and pricing available - including Fixed Rate and Variable Rate mortgage loans in addition to other creative solutions.

How they can assist you?

It will be their pleasure to assist you by phone, email or face-to-face with all the questions and concerns that you may have regarding financing your primary, secondary, or investment property. From this point forward, you have access to one of the most experienced *international* mortgage companies available. You're a real person with *individual* financing needs - not just a loan number. They'll provide you with the competitively priced mortgage solution you desire and the quality service you deserve. They'll provide you the ideal home loan to meet both your *current* and *future* needs!

Currency Exchange Company:

The purchase of a property abroad is without a doubt - one of the greatest financial decisions you'll make in your lifetime. As part of the purchase process, you will most likely need to transfer money from one currency into another. This vital element of the purchase process - one that is often overlooked - can make a huge difference in the true cost of purchasing.

Foreign currency exchange is one of the biggest hidden costs in an international real estate transaction. Exchange rates change constantly and 10% fluctuations in a relatively short space of time are not uncommon. These fluctuations can effectively increase by 10% - *or more* - the amount that you will ultimately pay, leaving you seriously out-of-pocket!

Optimizing your foreign currency exchange rate should be a top priority. We highly recommend the use of a foreign currency exchange company for your money transfers - *not* your bank. Simply put, you'll receive a better exchange rate by using a foreign currency exchange company as opposed to your bank. A better exchange rate translates to less money out-of-pocket for you.

Foreign currency exchange companies offer more than just money transfer services at a lower rate than those charged by your bank. You'll have no commission or receiving bank charges to pay on your money transfers. Foreign currency exchange companies can also protect you from future adverse currency movements by fixing a favorable exchange rate for up to *two years* in advance - even if you do not have all the funds available at the time of fixing the rate! This is a brilliant feature, especially if you are buying a new build off plan with a completion date in the distant future. Foreign currency exchange companies can assist you *after* your purchase as well with a Regular Payment Plan for your monthly mortgage repayments.

There are several foreign currency exchange companies available to use. We have partnered with a company that offers the most competitive foreign currency exchange rates available. They are an independent private company with an established reputation, focused on long-term customer satisfaction rather than short-term gains. Their staff will monitor the currency markets on your behalf and provide you with expert and friendly guidance with your money transfers.

International Immigration Company:

What this Law Firm Does!

This firm specializes in all aspects of individual and corporate immigration matters; both Non-Immigrant Visas ("NIV's") and Immigrant Visas ("IV's). Under the NIV category the most common visas we obtain for persons are the H1B visas (for persons with specialized knowledge), E2 visa (for investors), L1 visas (for intracompany transfers), O visas (for outstanding persons in their industry) and TN professional visas (under the NAFTA agreement for Canadian and Mexican citizens). As many of you are aware, all of these NIV's are getting harder and harder to come by. We are seeing more and more Requests for Evidence ("RFE's") and we are hearing about more and more denials both at the Service Center and at the US Consulate abroad. With foreign nationals wanting to make the US their home, we are left with precious few options. One of the best immigrant visa options remains the EB5 Regional Center Green Card. We are getting approvals of our clients in 4 months or less.

How Can This Law Firm Help You?

We take you through the entire process: from initial US immigration strategy designed specifically for you; to preparation of the legal brief and necessary applications, to ongoing liaison until you get the Work Visa or Green Card you want and we don't stop there. We even will help you at your US Consulate or Embassy abroad as needed. We will travel all over the world to help you at your home based (or other) US Consulate or Embassy. Our goal is to make your move to the US as stress free and simple as possible. You have enough to deal with when moving to a new country; let us handle the US immigration for you!

But My Friend Told Me....

First things first, stop listening to your friends and colleagues tell you immigration stories about their friends and what they did! Just like everyone on earth is different, every single immigration case is different. Feel free to ask us any of questions you may have about your case and we will share with you the best and most proper strategy for your particular situation.

Visitor Visas

B1/B2 visas:

What is the B1/B2 visa?

The "visitor" visa is a nonimmigrant visa for persons desiring to enter the United States temporarily for business (B-1) and for pleasure or medical treatment (B-2). As examples, if the purpose of your planned travel is recreational in nature, including tourism, amusement, visits with friends or relatives, rest, medical treatment, and activities of a fraternal, social, or service nature, then a visitor visa (B-2) would be the appropriate type of visa for your travel. As additional examples, if the purpose for your planned travel is to consult with business associates, travel for a scientific, educational, professional or business convention, or conference on specific dates, settle an estate, or negotiate a contract, then a business (B-1) visitor visa would be the appropriate type of visa for your travel.

Foreign travelers, who are citizens from certain eligible countries, may also be able to visit the U.S. without a visa on the Visa Waiver Program (see information below).

How do I qualify for a B1/B2 visa?

Applicants for visitor visas must show that they qualify under provisions of the Immigration and Nationality Act. Applicants must demonstrate that they are properly classifiable as visitors under U.S. law.

The presumption in the law is that every visitor visa applicant is an intending immigrant. Therefore, applicants for visitor visas must overcome this presumption by demonstrating that:

- The purpose of their trip is to enter the U.S. for business, pleasure, or medical treatment;
- That they plan to remain for a specific, limited period;
- Evidence of funds to cover expenses in the United States;
- Evidence of compelling social and economic ties abroad; and
- That they have a residence outside the U.S. as well as other binding ties which will insure their return abroad at the end of the visit.

Where Do I Apply for a Visitor Visa?

Applicants for visitor visas should generally apply at the foreign U.S. Embassy or Consulate. Although visa applicants may apply at any U.S. consular office abroad, it may be more difficult to qualify for the visa outside your country of permanent residence.

What am I allowed to do on a B1/B2 visa?

Business travelers may enter the United States using a B1 (Visitor for Business) Visa. These visas are issued jointly with a B2 (Visitor for Pleasure/Tourist) Visa. For those who come to the United States under the Visa Waiver Program ("VWP"), there is usually no need to apply for a visit visa at all if you wish to visit the U.S. for three months or less.

While in the U.S. as a business visitor (B1) you may:

- Conduct Negotiations;
- Solicit sales or investment;
- Discuss planned investment or purchases;
- Make investments or purchases;
- Attend meetings, and participate in them fully;
- Interview and hire staff;
- Conduct research.

if you wish to do any of the following, you must have a work visa:

- Run a business;
- "Gainful employment";
- Be paid by an organization within the U.S.;
- Participate as a professional in entertainment or sporting events.

There is a considerable 'gray area' in between what definitely is allowed and what definitely is not allowed. Always err on the side of caution when bringing overseas persons into the U.S. on business visitor visas. Often, these individuals will qualify for an H1B visa or other type of work visa.

Can I work while on a B1/B2 visa?

Generally no, but see below for information about a B1 in lieu of an H1B visa.

I got a B1/B2 visa from the US Consulate in my home country for 10 years but when I entered the United States, they only stamped the I-94 for 6 months? Did the immigration officer make a mistake? How long can I really stay in the U.S.?

In most cases, when you are granted a B1/B2 visa at the U.S. Consulate or Embassy, it will be issued for 10 years. However, when you enter the United States, the immigration officer will ask you questions and determine whether you are visiting the U.S. for business (B1) or pleasure (B2). Most times, you will be granted 6 months stay and it will be written onto the I-94. You must abide by the time limitation on the I-94 and either leave the U.S. before the end of your authorized stay (as per the I-94), extend your I-94 or change status to another visa category.

The Visa Waiver Pilot Program:

If you are traveling on a participating airline (this includes most scheduled airlines from participating countries), and hold a return or onward ticket to a country other than Canada, citizens of the following countries do not need a visa for visits to the United States of up to 90 days:

Andorra, Australia, Austria, Belgium, Brunei, Denmark, Finland, France, Germany, Iceland, Ireland, Italy, Japan, Liechtenstein, Luxembourg, Monaco, Netherlands, New Zealand, Norway, Portugal, San Marino, Singapore, Slovenia, Spain, Sweden, Switzerland, United Kingdom.

Those present in the U.S. under the Visa Waiver Program ("VWP") are subject to the same conditions as those on a B1/B2 visa, except that it is not usually possible to extend the Visa Waiver while in the U.S. or change to another visa category.

Note that visitors on private aircraft will require a B1 and B2 visa.

The B1 visa in lieu of an H1B visa:

In certain, limited circumstances the U.S. Consulate may issue an employment authorized B1 visa where the work to be undertaken would usually require an H1B visa. This provision is particularly applicable to situations where you may need a non-US company to send a member of staff to the U.S. for a limited period in order to undertake specific projects for you, or where you wish to bring in an employee of an overseas subsidiary, affiliate or parent for a limited period. The requirements for acquiring a B1 in lieu of H1B are:

- The work to be undertaken in the US must be H1B level (the worker must be engaged in a "specialty occupation");
- The worker must be permanently employed (not a contractor) and paid by the employer **outside** the US;
- The worker may receive no compensation other than expenses from a U.S. source;

- The worker must have a degree relevant to the services to be provided. There is no provision for work experience to be considered equivalent to a degree, as there is under the H1B visa equivalency.

The B1 in lieu of H-1 visa generally takes 1 to 2 weeks to obtain, and considerably more supporting documentation is required than for a normal B1 visa. Periods of admission and extension are the same as for the standard B1 visa (generally 6 months).

It should be noted that in rare circumstances, holders of this visa encounters problems when trying to enter the US. This is because while it is issued by a U.S. Consulate or Embassy, it has not been formally recognized by USCIS.

They take care of all types of immigration cases and represent clients worldwide. They. can help you with your U.S. immigration matter, wherever you are in the world!

International Financial Planning Company:

This wealth management firm has offices in multiple state in the U.S.A. and assists Canadians, Brits, Australians and Americans in realizing their dreams of a cross-border lifestyle. Their Fee-Only* compensation model enables them to maintain a philosophy of promoting their clients best interests at all times. while avoiding any potential conflicts of interest arising out of commission or referral fee arrangements.

Financial Planning Specialty Services:

Similar to a business Chief Financial Officer (CFO) they have created a specialty area known as The Family Office** to accommodate clients with accumulated wealth greater than $5,000,000. The Family Office provides your family with a trusted advisor and a team of staff for all of your family's financial affairs. Your team consists of qualified staff with the breadth and depth of knowledge to coordinate all your financial interests on a daily basis. This service includes, but is not limited to, investment, tax planning and preparation, tax audit, estate, retirement, insurance, charitable planning, education planning, asset protection, risk management, family meeting facilitation, eldercare, and bookkeeping.

Cross-Border Financial Planning:

Specializing in cross-border financial planning., they can reduce the complexity of financial transactions and help clients avoid unpleasant surprises that can occur when conducting business or moving across the U.S. border. This service includes , but is not limited to, investment management, tax planning, estate planning, retirement planning, insurance, charitable planning, education planning, immigration planning and asset protection with your team.

Their staff includes estate planners, and retirement specialists, as well as tax and legal professionals with in-depth knowledge of the laws and codes of each country to assist you. Their team of experts can guide you on even the simplest of issues before you move across the border in an attempt to save you time, money and headaches.

Uniquely qualified to assist Canadians, Brits, Australians and Americans they are considered leading experts on cross-border financial and tax planning and preparation. They have been helping clients manage the complexities of cross-border planning for more than 20 years.

With nearly 20 years of specializing in cross-border tax and financial planning they have become recognized throughout the U.S. as the premier provider of cross-border planning services.

* Fee-Only financial planning firms are compensated solely by their clients, and do not accept commissions or compensation of any kind based on the products they recommend.
**The Family Office approach is a multi-family planning model and allows your family access to services and professional advice typically limited to the extremely wealthy.

International Cross Border Tax & Accounting Company:

They offer their clients a choice of financial planning, investment and/or tax preparation for individuals and businesses. They apply the philosophy of promoting their clients' best interests at all times, while avoiding any potential conflict of interest arising out of commission or referral fee arrangements.

Financial Planning Services:

The cross border tax & planning company may address one or more areas of a cross border financial plan. The plans are created by the staff planners as a one-time plan designed to address client goals and objectives. This one-time financial plan includes explanations and recommendations for client follow-up and implementation at an affordable one-time cost. This one-time planning service works well with clients that have a straight forward situation or require guidance on only a few of the cross border issues and will be able to implement the recommendation on their own.

Investment Management Services:

Investment services are provided by the qualified investment staff, using the same investment philosophy of appropriate asset allocation using a streamlined model. Clients can access brokerage information and handle certain transactions via their own online account setup. An initial Investment Policy Statement is developed to determine asset allocation, followed by annual reporting and rebalancing.

Tax Preparation Services:

Tax preparation services are offered after an initial review and assessment of your tax documents and financial statements which enables their tax management the opportunity to provide a free fee quote for services. The tax preparation fee structure is based on a minimum hourly fee. As an 'Acceptance Agent' with the Internal Revenue Service, they can also assist their clients in obtaining an Individual Tax Identification Number.

Property Management Services:

This property management company offers complete and comprehensive property management services for both owners and renters in Orlando, Tampa, St Petersburg and surrounding areas.

Their Mission is to ensure that every property owner has a competent and honest professional team to manage their most valuable asset. Our goals and objectives include aggressive marketing, protection of assets, screening of tenants and excellent client communication.

Marketing of Your Property:
They have a strong marketing program to attract prospective tenants. They implement all current available resources to secure qualified tenants for our Owners as quickly as possible. Below are some of the following resources we utilize:

- Yellow Pages
- Yard Signs
- Internet Advertising
- Broker Referral Program
- Tenant Referral Program
- Your property goes into the Multiple Listing Service
- Advertising in local neighborhood publications

Qualifying the Tenant:
One of the most important things they do is place the proper tenant into your unit. This is accomplished by a thorough background check. This includes, but is not limited to the following:

- National Terrorist Action List
- Civil search for any evictions or litigation
- Criminal search for any felonies
- FDLE sexual predators search
- Credit check to determine how individual handles their obligations
- Employment verification
- Rental check for previous 5 years
- Cross reference addresses from application against credit report
- Social Security Number verification

Even though they have secured a qualified tenant, their job has just begun. Now they take care of the day-to-day operations of insuring that your investment will perform to your expectations.

Lease and Lease Execution:
Upon acceptance of the tenant they require a Reservation Fee to take the property off the market. This will be credited to the first month's rent upon lease execution. In addition a Security Deposit will also be collected at lease signing. Security deposits will be held in a non-interest bearing Escrow Account. Their leases are annual leases and have been reviewed by an attorney who specializes in Landlord/Tenant Law. Leases are continuously updated to stay current with the changes in local and state laws. Tenant responsibilities are clearly defined, giving us the ability to enforce lease requirements.

Collection & Distribution of Rents:
Our collection and distribution of rents is a vital part of our service to you. We pride ourselves on getting rent checks out to our Owners by the 15th of each month. We do not wait for Tenant's checks to clear before issuing Owner's checks.

Maintenance & Inspections:
They are on call 24 hours a day, 7 days a week. All maintenance emergencies are handled quickly and in a cost efficient manner. Non-emergency maintenance requests must be made in writing to prevent frivolous requests. We use only licensed and insured Independent Contractors for the Owners protection. Due to the high volume of properties we handle, we can secure excellent rates from these Vendors, which are passed directly to our Owners. We do inspections of the properties on a regular basis to ensure tenants are complying with the Rental Agreement.

Management Fees:
We are a full service management company. Due to our success over the years, we have been able to keep our fees low. We handle the lease preparation, execution and renewals. Our philosophy is "WHEN YOU MAKE MONEY - WE MAKE MONEY". When your property is vacant and costing you money, it is costing us too!

Compliments of: **Castle Dream Real Estate, LLC**
Your Florida Realtor® when buying, investing in or selling Florida real estate.
http://www.castledreamrealestate.com
Contact us at: 1-888-51 DREAM (37326)   International Phone 001 888 513 7326
Email: misc@castledreamrealestate.com

Travel Services:

Complete Trip Planning
Customized Travel Packages
Travel Insurance
Planned Activities
Suggest Restaurants
Discount Coupons For Area Staying At
Theme Park Tickets

Trained and Certified At:
Disney
Universal
Norwegian
Princess
Marriott
Wynn Las Vegas
Wyndham
Royal Caribbean
Regent
And More..............

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