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### **Easy To Buy - To Live Or Rent In Texas**

Buying a property in Texas is much easier than people imagine. With a valid tourist and/or student's visa and passport, you can enter the country, choose a property and close a deal. The next step will be to open an account at an American bank and open a company that will own the property. "The procedure of opening and closing companies is very easy and fast in the US In a day is complete," he explains.

However, it is advisable to open a company in your own name and family to escape the high taxation on inheritances in the USA.

When an American dies the government gets to keep 50% of his/her assets. This does not happen when the property is in the name of a family company. The taxation on the real estate transaction and the cost of registration go for 2% to 3% of the value of the property - something similar to what is charged by notaries and city halls in Brazil. Taxes will be heavier only on the capital gain obtained when the property is sold - which is also similar to what happens in Brazil.

One of the main advantages of acquiring real estate in the US is the reduced interest rates for financing the business. The conditions offered to Brazilians are similar to those practiced by Brazilian banks. It is possible to pay 30% and finance the balance due in up to 30 years.

The maximum commitment of the income reaches 40% - in Brazil the monthly installment of the financing cannot surpass 30% of the income. The big difference, however, are the interest rates. Brazilian banks charge about 10% per year of real cost for real estate financing. In the US it is possible to get credit with interest from 4%.

**Find out how you can buy a cheap house and renovate it by earning good money... Talk to us in confidence.**

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