

INVEST USA
REALTY

2026

REAL ESTATE KNOWLEDGE MAGAZINE

SPRING EDITION
COLLECTIBLE

Invest USA Realty – Licensed Real Estate Broker in Florida

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STRATEGIC KNOWLEDGE...

SMART DECISIONS

Investing is not just about choosing a property,
it's about understanding the timing,
the location, and the opportunity.



Invest USA Realty – Licensed Real Estate Broker in Florida

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SPRING EDITION

Spring of Investment: New Opportunities in the Real Estate Market

Spring symbolizes renewal, growth, and new opportunities. With that same spirit, we present the Spring Edition of INVEST USA REALTY® MAGAZINE—a season that has historically marked one of the most dynamic periods in the real estate market in the United States.

Particularly in Florida, the beginning of spring brings an increase in market activity, new investment opportunities, and greater movement from both local buyers and international investors who see this state as a strategic place to protect and grow their capital.

Florida continues to establish itself as one of the most attractive real estate destinations in the country. Its economic growth, constant urban development, and openness to foreign investment create a solid environment for those looking to generate income, diversify their assets, or secure a property in one of the most stable economies in the world.

At INVEST USA REALTY®, we believe that investing in real estate is not just about acquiring properties, but about building vision, strategy, and future. That is why this magazine was created as a guide that connects information, analysis, and real opportunities for our readers.

This Spring Edition is designed for those who understand that each market cycle brings new possibilities. Because in the world of investments, those who know how to identify the right moment are the ones who turn opportunities into assets.

Thank you for joining us in this new edition.

MONICA LOPERA
Licensed Real Estate Broker
Founder & Broker – Invest USA Realty

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Physicians In The U.s.: How To Access Homeownership With Low Or 0% Down Payment

By: Sebastian Bolivar - Rate

Sebastián is a Producing Branch Manager in Florida and a member of Rate's President's Club, one of the leading companies in the mortgage industry. He stands out for his strategic leadership, high production, and a team focused on financial education, compliance, and sustained excellence in results.

In the United States, the path to financial stability and wealth building often begins with the purchase of a home. However, for medical professionals, this process tends to present unique challenges: years of training, high levels of student debt, and, in many cases, a late entry into the workforce. But the financial system has evolved to recognize this profile.

Today, there are programs specifically designed for physicians—known as physician loans—that offer more flexible conditions aligned with their professional reality. At Rate, we provide these types of structured solutions to facilitate that first major step.

A physician is not a traditional profile. While other professionals accumulate savings from early stages, many doctors begin their financial lives with significant student debt, progressively increasing income, and strong future job stability.

This contrast has led to the creation of mortgage products that look not only at the present, but at medium- and long-term financial potential. Within this financing category, physicians can access benefits such as the possibility of financing up to 100% of the property's value, eliminating one of the biggest barriers to entering the U.S. real estate market.

They can also access high-value properties. Depending on the profile, loan amounts close to $2,000,000 are possible, opening opportunities in high-demand markets like Florida.



Another important benefit is the elimination of private mortgage insurance (PMI), which reduces monthly costs and improves financing efficiency.

Additionally, there is a more flexible evaluation of student debt, a key factor in the medical field that directly impacts purchasing capacity. In many cases, it is even possible to use future income through an employment contract, allowing the home-buying process to begin before officially starting practice.

States like Florida continue to establish themselves as key destinations for healthcare professionals, thanks to rapid population growth, the expansion of the hospital system, and high housing demand.

For a physician, this represents not only a place to live, but also an opportunity to invest from the very beginning of their career in a market with strong appreciation potential.

Purchasing a property is not just a housing decision—it is a financial strategy.

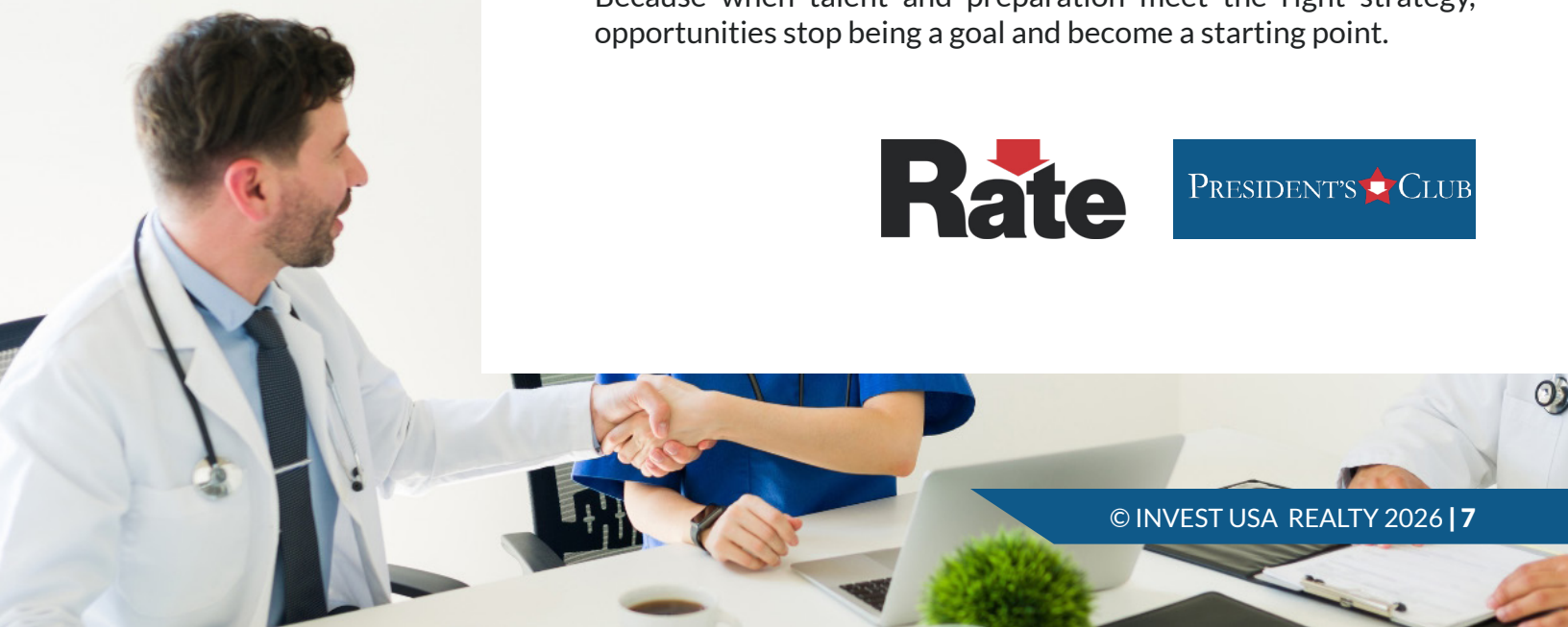
For many physicians, early access to the real estate market means starting to build equity from the outset, protecting future income, and establishing a solid foundation of wealth. The path of a physician demands discipline, years of preparation, and a long-term vision. Access to the right financial tools should match that level of effort.

At Rate, we work with solutions designed to support that journey, facilitating access to homeownership under conditions aligned with the realities of the medical sector.

Because when talent and preparation meet the right strategy, opportunities stop being a goal and become a starting point.

Rate

PRESIDENT'S CLUB



Steps To Buying A Property In Florida

By: Mónica Lopera, Broker – Invest USA Realty

Mónica Lopera, a Licensed Broker in Florida and founder of Invest USA Realty, leads multiple business lines in strategic consulting, real estate investments, and project development, integrating knowledge generation as a cross-cutting pillar of her business vision.



In our previous edition, we explored the main players involved in a real estate transaction in the United States. Understanding who participates in the process is essential, but it is equally important to know how each stage of purchasing a property unfolds.

Investing in real estate in Florida can be a clear and efficient process when guided properly. Below are the essential steps every buyer or investor should know before acquiring a property in this dynamic market.

1. Define the investment objective
The first step is to clearly understand the purpose of the purchase. Acquiring a property for a primary residence is not the same as buying for long-term rental, vacation rental, or commercial investment. Defining the objective helps identify the right location, type of property, and potential return on investment.

2. Evaluate financial capacity
Before starting the property search, it is advisable to assess financial capacity. This includes reviewing available capital for the down payment, closing costs, and the possibility of obtaining financing.



In many cases, especially for international investors, there are mortgage programs that allow part of the purchase to be financed using the buyer's financial history and income..

3. Obtain a financial pre-approval
Pre-approval from a lender allows for a more precise understanding of the possible investment range. This document also demonstrates to the seller that the buyer has the financial capacity to complete the transaction, strengthening any offer presented.

4. Property search and selection



With the support of a real estate agent or Realtor, the buyer can analyze different market options. At this stage, key factors such as location, appreciation potential, projected rental income, and the overall condition of the property are evaluated. A strategic selection can make the difference between a conventional purchase and a truly profitable investment.

5. Submit an offer
Once the ideal property is identified, a formal offer is presented to the seller. This offer includes the proposed price, purchase terms, and estimated timelines for the process. The real estate agent plays a crucial role in negotiation to secure favorable conditions for the buyer.

6. Inspection period
After the offer is accepted, the inspection period begins. During this stage, a professional inspector evaluates the physical condition of the property, including structure, electrical systems, plumbing, roofing, and other important elements.

This process ensures that the investment is made with full knowledge of the property's condition.

7. Property appraisal
If the purchase involves financing, the lender will request an appraisal to determine the property's true market value. This ensures that the loan amount aligns with the value of the property.

8. Legal review and title verification
The title company verifies that the property is free of debts, liens, or legal disputes. It also prepares the necessary documentation for closing the transaction.

This step is essential to ensure that the buyer receives a clean and legally valid title.

9. Closing the transaction
Finally, the closing takes place, where final documents are signed, funds are transferred, and the property officially changes ownership. From that moment on, the buyer receives the keys and becomes the new owner.

A strategic investment begins with information
Buying a property in Florida does not have to be a complex process. With professional guidance, clear information, and a well-defined strategy, it can become one of the most solid financial decisions for building wealth.

At Invest USA Realty, we believe that every investor should understand the full process before making a decision. Our commitment is not only to facilitate property purchases but to support our clients with transparency, knowledge, and strategic vision.

Because when investment is guided by information, confidence grows and opportunities multiply.

Investing with knowledge is investing with confidence.

INVESTUSA REALTY





What Happens After the Appraisal and How to Handle Different Scenarios

By: Invest USA Realty

Invest USA Realty is committed to providing reliable real estate information, backed by experience and integrity.

In our previous edition, we explained what an appraisal is and why it is an essential step when purchasing a property with financing in the United States. We also saw how this process helps determine the true market value of a property and protects both the buyer and the lender.

However, once the appraiser delivers the report, many buyers—especially international investors—wonder what happens next and how this result can influence the purchase process.

Understanding the possible scenarios allows for strategic decision-making and moving forward with greater confidence toward closing the transaction.

When the value matches the purchase price

This is the most common and simplest scenario. If the appraised value is equal to or higher than the agreed purchase price, the process continues as normal. The lender uses this value to approve the mortgage, and the transaction moves forward toward closing without changes to the negotiated terms.

When the value is higher than the purchase price



Although less common, it may happen that the appraised value is higher than the agreed price.

In this case, the buyer gains an immediate advantage, as they are purchasing the property below its estimated market value. However, the bank will still base the loan on the agreed purchase price, not on the higher appraised value. For the buyer, this represents an equity advantage from the beginning of the investment.

When the appraisal is lower than the purchase price

This scenario often raises the most questions and requires careful analysis.

If the appraisal comes in below the agreed price, the bank will calculate the loan based on the appraised value rather than the contract price. This means the buyer may need to contribute additional funds to cover the difference.

At this point, there are generally several alternatives:

- **Renegotiate the price with the seller**

The buyer can request a price reduction to align it with the appraised value.

- **Provide additional funds**

Some buyers choose to cover the difference with their own capital if they still consider the property a good investment.

- **Cancel the contract**

If the agreement includes an appraisal contingency clause, the buyer may withdraw from the transaction without penalties.

The importance of having a strategy from the beginning

The appraisal should not be seen as an obstacle in the purchasing process, but as a tool that helps validate the true value of a real estate investment. For this reason, it is essential to have professional guidance from the start of the negotiation, properly analyze comparable sales in the area, and structure the contract with the appropriate protections.

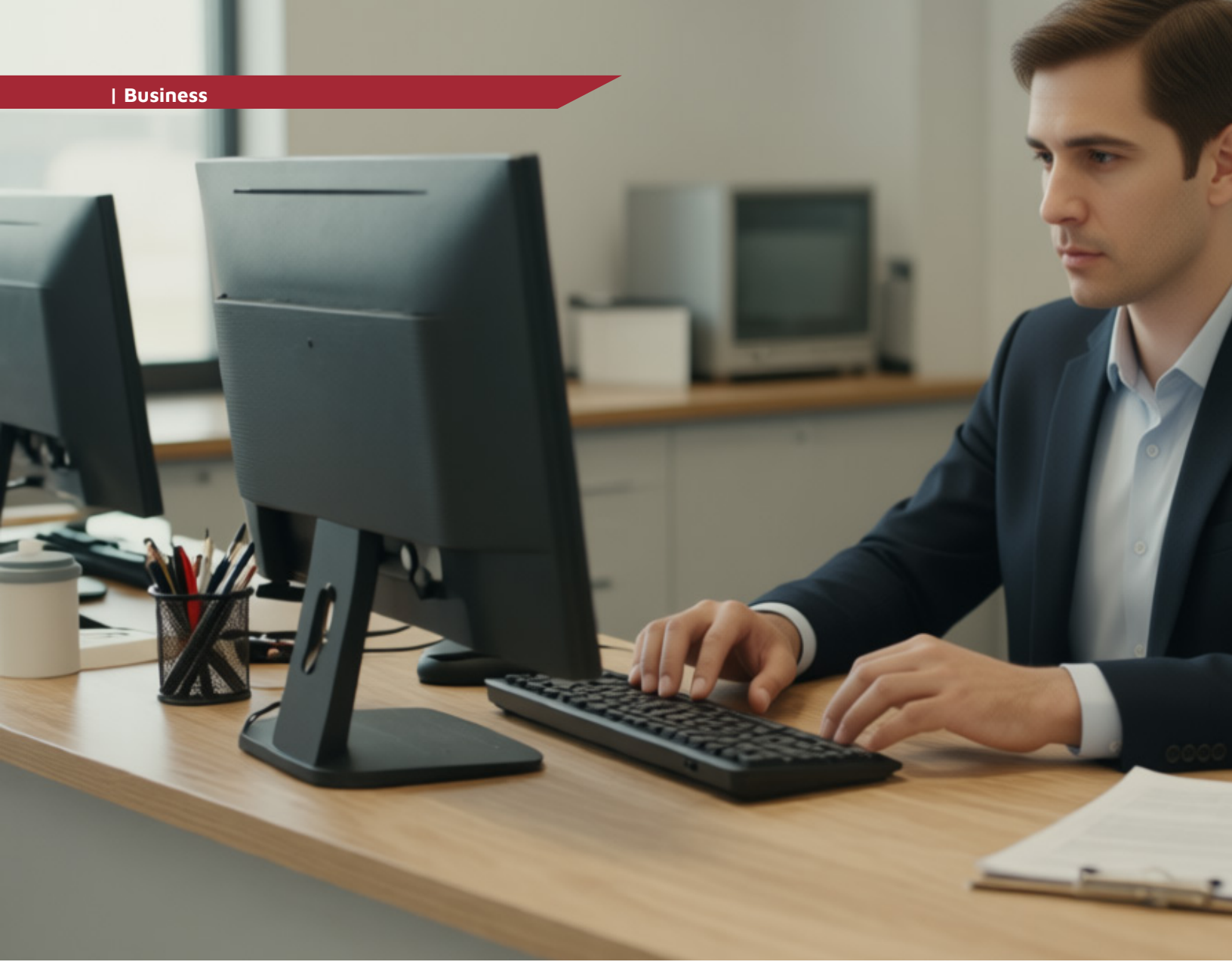
At **Invest USA Realty**, we support our clients at every stage of the buying process, helping them anticipate scenarios and make informed decisions that protect their investment.

Because in the real estate market, understanding each step of the process not only provides security, but also opens the door to better opportunities.

Investing with knowledge will always be the foundation of a smart decision.

INVESTUSA REALTY





Expanding Businesses in the United States

By: Invest USA Realty

At Invest USA Realty, we guide our clients with transparency, knowledge, and a strong understanding of the Florida market.

How healthcare professionals can acquire or expand their practice in the U.S.

In our previous edition, we discussed the opportunities available in the United States to acquire commercial real estate and expand established businesses. In this edition, we want to take a deeper look at a particularly dynamic sector: **professional practices in the healthcare field**, such as medical



clinics, dental offices, veterinary centers, and specialized spaces for wellness and aesthetics.

The U.S. financial system recognizes the value and stability of this type of business. For this reason, some financial institutions have developed financing programs specifically designed for healthcare professionals, facilitating the purchase of existing practices, the acquisition of commercial properties, or the expansion of established clinics.

Why invest in a professional practice?

Medical and dental practices represent one of the most stable sectors in the business market. The constant demand for healthcare services, combined with population growth in states like Florida, creates a favorable environment for those looking to develop or expand their professional activity.

Among the main advantages are:

- A steady flow of patients and sustained demand for services
- Business models with high long-term stability
- Opportunities for expansion through specialized services
- Asset value in both the business and the commercial property

Additionally, many professionals choose to acquire not only the practice but also the property where it operates, allowing them to **build real estate wealth while growing their professional activity.**

Specialized financing for professionals

One of the major advantages of the U.S. market is the availability of commercial loans designed for physicians, dentists, and other healthcare professionals.

Depending on the financial profile and the project, some programs allow:

- Financing to acquire existing clinics or practices
- Purchase of commercial real estate where the practice will operate
- Funds for renovation, expansion, or medical equipment acquisition
- Flexible conditions tailored to the practice's income flow

This type of financing allows many professionals to grow faster





without having to commit all their initial capital.

Strategic location: the key to growth

The location of a clinic or professional practice can make a significant difference in its success. Factors such as population growth, accessibility, commercial visibility, and proximity to residential communities directly influence business development

.

Florida, for example, continues to be one of the fastest-growing states in the United States, generating consistent demand for medical, dental, and wellness services

Invest USA Realty: Connecting Opportunities

At **INVEST USA REALTY®**, we understand that acquiring or expanding a professional practice requires more than just finding a commercial space. It requires strategy, market knowledge, and access to the right connections.

Our team supports professionals and investors throughout the entire process, from identifying strategic properties to connecting them with financial institutions and advisors specialized in commercial financing.

We firmly believe that when knowledge, planning, and the right opportunities align, business growth becomes a reality.

We will continue sharing strategic information in this magazine on how to invest, acquire, and expand businesses in the United States, so that every decision you make is backed by vision, preparation, and real opportunities.

What to Do After Receiving a Property Inspection Report

By: Invest USA Realty

Invest USA Realty provides reliable real estate information designed to support safe investment decisions.

In our previous edition, we discussed the importance of a property inspection during the home-buying process in the United States.

We explained how a certified inspector evaluates the physical condition of the property and delivers a detailed report that allows the buyer to make informed decisions.

But once the report is in the buyer's hands, a key question arises: what should be done with that information?

Understanding how to interpret and use the inspection report can make a significant difference in the security and profitability of a real estate investment.

Understanding that no property is perfect

One of the first things every buyer should know is that almost no inspection comes back completely "clean." Even new properties may present minor observations related to maintenance or adjustments.

The purpose of the inspection is not to find a perfect property, but to identify significant issues that may affect the safety, functionality, or value of the property.

Classifying the findings

Inspection reports usually include observations of varying levels of importance. It is helpful to classify them into three categories:

Minor maintenance

Small details such as paint, seals, door adjustments, or equipment maintenance.

Recommended repairs

Items that do not pose an immediate risk but may require attention in the short or medium term.

Structural or safety issues

More serious aspects related to the roof, structure, electrical system, plumbing, or the presence of significant moisture. This classification helps the buyer prioritize decisions.

Options after the inspection

Once the report has been reviewed, the buyer generally has several alternatives, depending on what is established in the purchase contract:

Proceed with the purchase without changes



If the findings are minor, the buyer may decide to move forward with the transaction.

Request repairs
The buyer can ask the seller to fix certain issues before closing.

Negotiate a credit or price adjustment
In some cases, the buyer may request a price reduction or a closing credit to cover future repairs.

Cancel the contract
If the issues found are too significant, the buyer may withdraw from the purchase during the inspection period, as long as the contract allows it.

A strategic tool for the buyer

Beyond identifying problems, the inspection is a strategic tool that protects the buyer and strengthens their position during negotiation.

Having clear information about the property's condition allows for a more accurate evaluation of its true value and helps avoid unexpected costs after the purchase.

Investing with confidence

At **Invest USA Realty**, we believe that every step of the buying process should be supported by information, professional guidance, and well-founded decisions.

A property inspection is not just a requirement within a real estate transaction; it is a key tool to protect the investment and ensure that every buyer moves forward with confidence.

We will continue sharing practical information in this magazine to help investors and buyers better understand the real estate process in the United States and make increasingly secure and strategic decisions.

Because when knowledge guides every step, investment becomes a solid and well-informed decision.







Florida: The Epicenter of International Real Estate Investment in the United States

Special Report – International Real Estate Investment

By: Invest USA Realty

Backed by experience and professionalism, Invest USA Realty is a trusted source in Florida's real estate sector.

1. Introduction

The U.S. real estate market has been, for decades, one of the most attractive destinations for international investors. The combination of legal stability, economic strength, transaction transparency, and protection of private property has made U.S. real estate one of the most reliable wealth-building investment instruments globally.

Within the country, the state of Florida holds a particularly prominent position. Thanks to its population growth, tourism appeal, dynamic economy, and favorable climate, Florida has established itself as the leading destination for international buyers looking to invest in real estate in the United States.

2. Importance of Foreign Investment in the U.S. Real Estate Market

Foreign investment represents a significant component of the U.S. real estate market and contributes substantially to the dynamism of the country's economy. Each year, thousands of international buyers acquire residential and commercial properties, generating a considerable inflow of capital into the economic system.

Between April 2024 and March 2025, international buyers purchased approximately 78,100 residential properties in the United States. The total value of these transactions reached nearly $56 billion.

This volume of investment demonstrates the sustained interest of foreign investors in the U.S. real estate market. A notable characteristic of these purchases is that a significant proportion is made in cash, which adds liquidity to the market and reduces risks associated with financing.

The main countries of origin for these investors include China, Canada, Mexico, India, and the United Kingdom, which together account for nearly half of the foreign capital invested in residential properties



in the United States.

3. Florida as the Leading Destination for Foreign Investment

For more than a decade, Florida has been the number one state in the United States for international property buyers. Approximately 21% of all real estate purchases made by foreign buyers in the country take place in Florida.

In economic terms, international buyers invest billions of dollars annually in properties within the state. In a recent year, foreign investment in residential properties in Florida reached approximately $12.6 billion.

A significant portion of these investments is concentrated in South Florida, particularly in the metropolitan areas of Miami, Fort Lauderdale, and West Palm Beach. However, other markets such as Orlando, Tampa, and Southwest Florida have also experienced substantial growth in demand from international buyers.

4. Why Florida Attracts International Investors

One of the most important factors attracting foreign capital to Florida's real estate market is the legal security of the U.S. system. Property rights are clearly defined and protected by a strong and transparent legal framework. This provides confidence to international investors seeking to preserve their wealth in stable economies.

Another key factor is the economic stability of the United States. As one of the largest and most diversified economies in the world, the country offers a favorable environment for long-term investment. Many foreign investors use the U.S. real estate market as a way to diversify their assets beyond their home countries.

Florida also benefits from consistent population growth. In recent years, it has been one of the fastest-growing states in the country. This growth drives demand for housing, both for purchase and rental, strengthening the real estate market and contributing to property appreciation.

The state's tourism appeal also plays a fundamental role. Cities like Orlando and Miami receive millions of visitors each year, creating significant opportunities in the vacation rental and short-term





rental markets.

5. Combined Profitability: Rental Income and Asset Appreciation

One of the main reasons international investors continue to invest in U.S. real estate is the combination of two sources of profitability: rental income and asset appreciation.

On one hand, properties can generate cash flow through rentals, either via long-term leases or vacation rentals in tourist markets. These revenues can cover operating expenses, taxes, and maintenance, while also generating profit for the owner.

On the other hand, real estate properties tend to increase in value over time due to economic growth, inflation, urban development, and rising housing demand. This increase in property value generates what is known as equity—that is, the growth of the owner's wealth.

The combination of rental cash flow and asset appreciation is one of the key factors that makes real estate investment especially attractive to international investors.

6. Security and Stability of Real Estate as an Investment

Real estate has historically been considered one of the safest assets within a wealth-building investment strategy. Unlike many financial instruments, real estate is a tangible asset with real economic utility.

Properties retain value because there is always a fundamental need for housing or commercial space. Even during periods of economic volatility, the real estate market tends to recover over time.

For this reason, many international investors use U.S. real estate not only to generate income but also

as a tool for capital preservation and long-term wealth growth.

7. Conclusion

Foreign investment plays a significant role in the U.S. real estate market, contributing tens of billions of dollars to the country's economy each year.

Florida has established itself as the leading destination for international buyers thanks to its population growth, tourism appeal, favorable climate, and strong housing demand.

The combination of rental income and asset appreciation makes U.S. real estate a particularly attractive investment for foreign investors seeking stability, international diversification, and long-term wealth growth.

Sources of Information

Data used for this report comes from publications and statistics by:

- National Association of Realtors – International Transactions in U.S. Residential Real Estate
- Florida Realtors – International Buyer Reports
- United States Census Bureau
- U.S. Department of Commerce
- Bureau of Economic Analysis (BEA)

INVEST USA REALTY



How to Evaluate a Business Before Buying It in the United States

By: Mónica Lopera, Broker – Invest USA Realty

Mónica Lopera, a Licensed Broker in Florida and founder of Invest USA Realty, specializes in strategic advisory for business acquisitions and commercial investments. Her approach integrates financial analysis, opportunity evaluation, and transaction structuring, guiding investors through purchase processes with vision, precision, and confidence in decision-making.

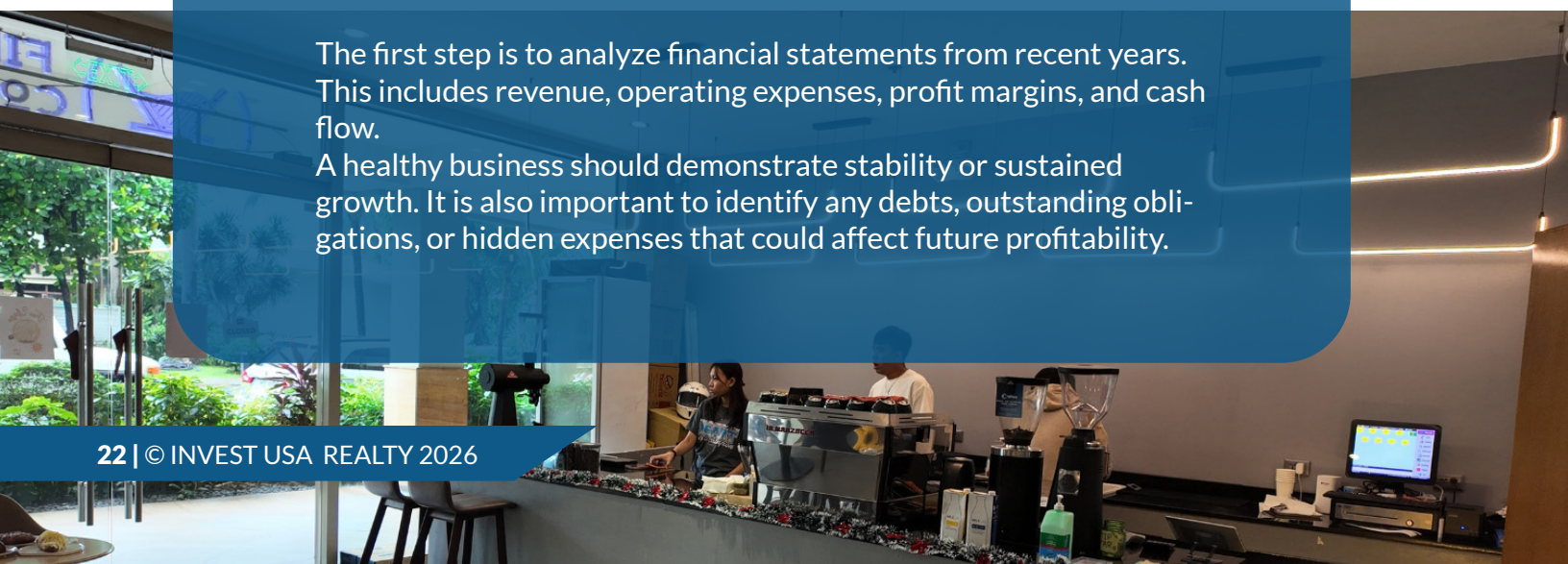
In our previous edition, we explored why acquiring operating businesses has become one of the smartest strategies for international investors looking to establish and grow in the United States, especially through the E-2 Visa.

However, acquiring a business should not be based solely on emotion or the appearance of profitability. A successful investment begins with a thorough analysis that allows investors to understand the true financial and operational health of the company.

Before making a decision, there are several key factors every investor should evaluate:

1. Business Financial History

The first step is to analyze financial statements from recent years. This includes revenue, operating expenses, profit margins, and cash flow.
A healthy business should demonstrate stability or sustained growth. It is also important to identify any debts, outstanding obligations, or hidden expenses that could affect future profitability.







2. Licenses and Permits

In the United States, each industry requires specific licenses to operate. Restaurants, clinics, service businesses, and retail operations must comply with state and local regulations.

Verifying that all licenses are current and transferable to the new owner is essential to avoid legal complications.

3. Existing Contracts

Many businesses operate with active contracts involving clients, suppliers, or landlords. These agreements can be a major advantage, as they ensure income continuity and operational stability.

Reviewing the terms of these contracts helps determine whether they will remain in effect after the sale or need to be renegotiated.

4. Location and Market

Location remains one of the most decisive factors in the success of any business.

Analyzing customer traffic, local competition, economic growth in the area, and market projections helps determine the true potential of the investment.

In states like Florida, population growth and consistent tourism create a particularly favorable environment for many industries.

5. Workforce and Operational Structure

An operating business typically has trained employees and established processes.

Understanding how the current team operates, which roles are essential, and how dependent the business is on the previous owner allows for a smoother transition to new management.

6. Growth Potential

Beyond current profitability, a smart investment evaluates expansion potential.

Many businesses can increase their value through improvements in marketing, digitalization, service expansion, or the development of new sales channels.

Identifying these opportunities can transform a conventional purchase into a strategic investment.

Investing with Strategy

Buying a business in the United States can represent an extraordinary opportunity for international investors seeking to diversify their capital, generate income, and, in many cases, establish a legal presence in the country.

However, the true success of the investment depends on conducting a professional analysis before closing any transaction.

At Invest USA Realty, we work to connect our clients with real opportunities, supporting them with strategic advisory throughout the entire evaluation, negotiation, and acquisition process.

Because in the world of business, the best decisions are not made in haste, but with information, experience, and a vision for the future.

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How to Protect Your Assets and Optimize Your Investments in Florida



By: Maite Díaz - Diaz Law

Maite Díaz, an attorney in Florida with more than 16 years of experience, specializes in real estate law, including negotiations and commercial closings. A member of The Florida Bar and fully bilingual in Spanish, she is recognized for her dedication, professionalism, and commitment to guiding her clients toward successful real estate transactions.

In commercial real estate, most investors focus on variables such as location, return, and asset type. However, more sophisticated investors understand that the true differentiator lies not only in the property itself, but in how each transaction is legally structured. A poorly structured commercial acquisition can generate significant risks, partner conflicts, and financial losses that extend beyond the initial investment. On the other hand, a solid legal structure not only protects but also enhances the performance of the investment.

More Than a Purchase: A Strategic Decision

Unlike the residential market, every commercial real estate transaction involves a higher level of legal, financial, and operational complexity. The acquisition of assets such as retail spaces, office buildings, shopping centers, or industrial properties requires legal planning that addresses, from the outset, aspects such as liability, control, financing, and operations.

Legal Structure: The Foundation of Every Commercial Investment

One of the most common mistakes in commercial real estate is underestimating how the asset is acquired. Purchasing in a personal capacity can directly expose the investor to legal risks associated with the operation, including contractual disputes, third-party claims, or liabilities tied to the property. For this reason, it is standard practice in the commercial sector to use legal entities that separate the asset from personal wealth.

Use of Entities (LLCs) in Commercial Assets

In Florida, structures such as LLCs are widely used for acquiring commercial properties. Their use allows investors to limit liability, isolate risks associated with each asset, facilitate the entry of partners or investors, and create scalable structures for real estate portfolios. In many cases, experienced investors even use one entity per property, enabling strategic risk segmentation.

Joint Ventures and Partnerships: Structuring to Avoid Conflicts

Commercial real estate frequently involves multiple investors. Whether in project development, asset acquisition, or business operations, partnerships are common. However, they are also one of the main sources of litigation

when not properly structured.

A partnership agreement must clearly define capital contributions, profit distribution, operational roles, decision-making processes, and exit strategies. In the commercial environment, where investment amounts are substantial, a lack of clarity can lead to costly and prolonged disputes.

Asset Protection in Commercial Operations

Commercial properties are exposed to multiple risks, such as tenant or customer claims, contractual breaches, liability related to property conditions, or disputes arising from business operations. A proper legal structure helps mitigate these risks by limiting exposure and protecting the investor's assets.

Tax Efficiency in Commercial Investments

Legal structuring also directly impacts the profitability of an asset. In commercial real estate—where income flows, operating expenses, and long-term contracts are more complex—proper planning can optimize income distribution, expense management, depreciation strategies, and long-term tax planning.

An incorrect structure can significantly affect the net return of the investment.

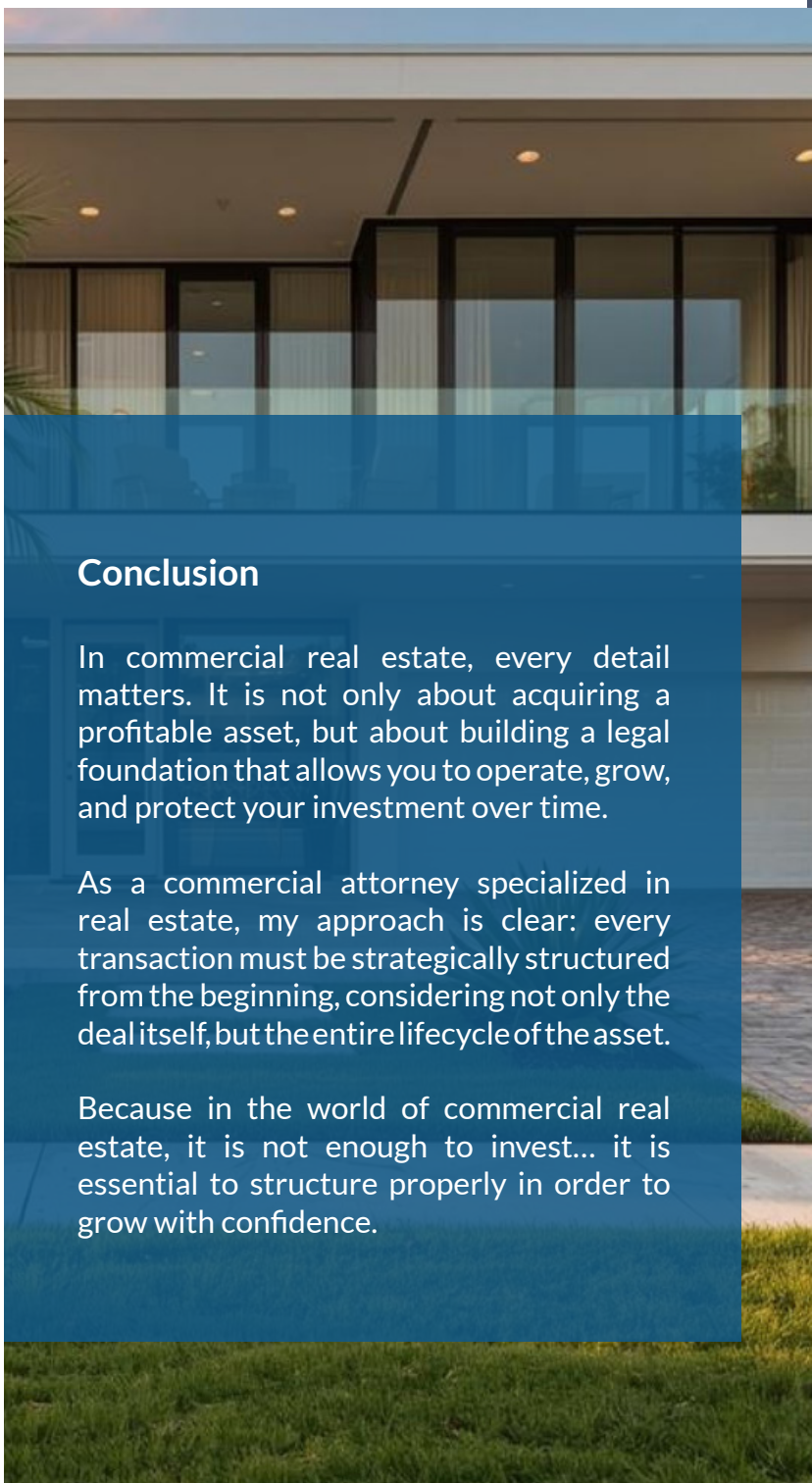
Florida:
A Commercial Market That Demands Precision

Florida's sustained growth has driven strong demand in the commercial sector, attracting both domestic and international investors.

This dynamism increases competition, but also raises the need to execute transactions with a higher level of legal precision.

In this environment, an investment without proper structure is not only risky—it is a competitive disadvantage.

Diaz Law FIRM



Conclusion

In commercial real estate, every detail matters. It is not only about acquiring a profitable asset, but about building a legal foundation that allows you to operate, grow, and protect your investment over time.

As a commercial attorney specialized in real estate, my approach is clear: every transaction must be strategically structured from the beginning, considering not only the deal itself, but the entire lifecycle of the asset.

Because in the world of commercial real estate, it is not enough to invest... it is essential to structure properly in order to grow with confidence.


ARCHITECTURE THAT INSPIRES,
SPACES THAT CAPTIVATE
Discover the Home
of Your DREAMS
Explore an exclusive collection of modern residences designed for those who value elegance, comfort, and innovation. Find the perfect home for your lifestyle.
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The Power of Escrow and Title Insurance:

The Key to Closing Real Estate Transactions with Confidence in Florida

By: Denise Sandoval- LG Title & Escrow

Buying a property in Florida is an exciting opportunity, but it is also a process that requires care, precision, and professional support.

Every detail matters, and this is where title and escrow services become a fundamental part of ensuring a secure transaction.

At LG Title & Escrow, the commitment is clear: to protect buyers, sellers, and investors at every stage of the real estate process, ensuring transparent and smooth closings without surprises.

Escrow: Protection and Neutrality in Every Transaction

One of the most important elements in a property purchase or sale is the proper handling of funds. Escrow services act as a neutral third party that holds the money until all contract conditions have been met.

This means the buyer does not release payment until the property is ready to be legally transferred, while the seller has the assurance that the funds are secured.

At LG Title & Escrow, this process is managed with strict standards of security, organization, and transparency, ensuring complete confidence for both parties.



Title Insurance: Protection Beyond Closing

Title insurance is one of the most important tools for protecting a real estate investment. Even if a property appears to be free of issues, there may be hidden risks such as errors in public records, unresolved debts, or prior legal claims.

With proper title insurance, the owner is protected against these types of issues that could affect their ownership rights—even after closing.

At LG Title & Escrow, each policy is carefully handled to provide legal security and long-term peace of mind.

Why the Title Process Is Essential in Florida

Florida's real estate market is dynamic and highly



competitive, making it even more important to have a solid and reliable title process.

A title review not only confirms the legality of the property, but also identifies potential risks before they become problems. This step is crucial to avoiding delays, disputes, or financial losses.

LG Title & Escrow's Commitment to Every Client

At LG Title & Escrow, every transaction is handled with a personalized approach, understanding that behind every closing there is a story, an investment, and a dream.

The goal is to provide security, clarity, and professional guidance from start to finish, ensuring that every client has full confidence that their transaction is in the best hands.

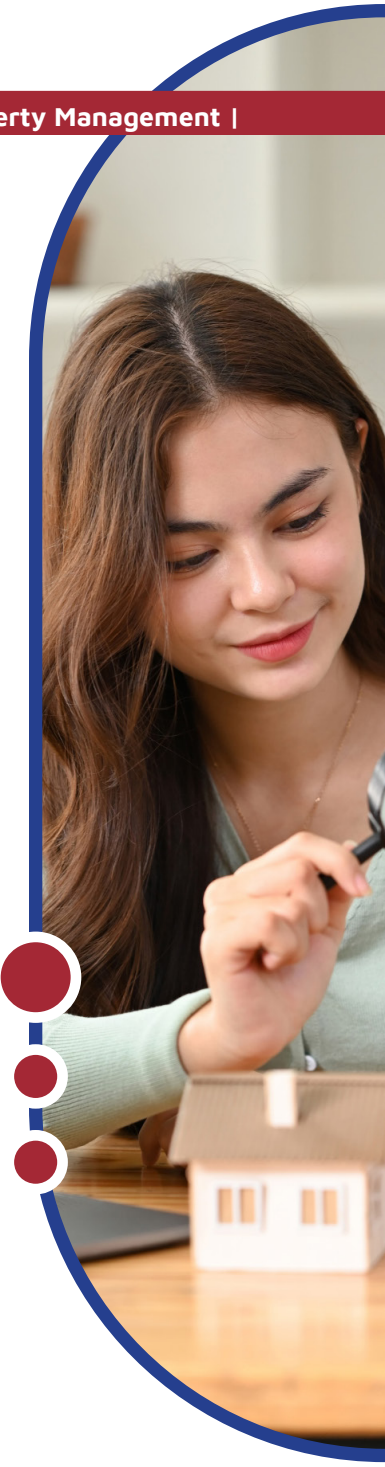
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Property Management

Continuando con nuestro análisis de la edición anterior , sobre la inversión en bienes raíces en Florida, es fundamental entender que el verdadero éxito no solo depende de la adquisición de propiedades, sino de cómo se gestionan día a día. La administración profesional de propiedades no es un lujo; es una estrategia que protege su inversión, optimiza sus ingresos y le brinda tranquilidad, especialmente para inversionistas que manejan portafolios a distancia.



Por: Ricardo Arosemena - Landlord Property Management

Ricardo Arosemena, propietario de Landlord Property Management (2008), cuenta con más de 27 años de experiencia como emprendedor y un firme compromiso en garantizar la total satisfacción de cada cliente con sus servicios de gestión de propiedades.

Advanced Keys in Property Management

1. Investment Performance Optimization

Beyond basic maintenance, professional management enables the implementation of strategic improvements that increase property value and attract high-quality tenants. This includes planned renovations, amenity upgrades, and marketing strategies that reduce vacancy rates.



2. Advanced Tenant Selection and Retention Strategies

It is not just about finding tenants; it is about building long-term relationships. A professional team conducts thorough screenings, establishes clear contracts, and maintains ongoing communication to ensure stable occupancy and minimize the risks of non-payment or legal disputes.

3. Financial Reporting and Transparency

Investors need accurate and timely information. A reliable property management company provides detailed financial reports, cash flow



analysis, and recommendations to maximize profitability, enabling informed decisions without the need for constant oversight.

4. Regulatory Compliance and Risk Mitigation
Florida has strict regulations regarding leasing, insurance, taxes, and tenant safety. Having a team that is up to date with local laws not only prevents penalties but also protects your assets and ensures transparent operations..

5. Innovation and Technology in Property Management
The use of digital platforms for payments, maintenance, communication, and reporting enables more efficient, accessible, and modern management. This facilitates remote administration and improves the experience for both the owner and the tenant.

A Strategic Vision for Investors

Investing in real estate is only the first step. The real difference lies in daily management, data-driven decision-making, and the ability to adapt to market changes. With a professional management team, investors can focus on expanding their portfolio while their property generates solid and sustainable income.

Professional management makes the difference between an investment that works and one that becomes a concern. With experience, commitment, and local presence, it ensures that each property reaches its full potential.

LANDLORD
PROPERTY MANAGEMENT LLC







Palm Beach County: No. 1 In The Nation In Net Income Inflow From Domestic Migration According To The Latest IRS Fiscal Data

Palm Beach County: $22.7 Billion in Net Income from Domestic Migration (2019–2023)

Palm Beach County continues to be the epicenter of wealth migration, maintaining its top national ranking for the highest net income inflow driven by domestic migration (within the U.S.), according to a Miami Association of Realtors (MIAMI) analysis of recently released IRS migration data for the 2022–2023 period.

Between 2019 and 2023, Palm Beach County recorded a net adjusted gross income (AGI) inflow of $22.7 billion due to domestic migration.

In 2023 alone, net income inflow reached $3.04 billion, with $7.07 billion in inflows and $4.03 billion in outflows from domestic migration. This net gain occurred despite a slightly lower number of incoming taxpayers (39,704) compared to those leaving (40,922), as incoming residents had significantly higher incomes.

In 2023, the average income of taxpayers moving into Palm Beach County was $178,085, more than double the $98,527 average income of those who moved out. Those relocating from other states reported the highest average income at $244,700.

Within Florida, the leading source of incoming residents was Broward County, with a gross inflow of 7,488 and a net inflow of 1,807 taxpayers.

The primary out-of-state origins were counties in New York: Nassau County (959), New York County (734), and Suffolk County (732).

Florida: #1 State in Net Income Inflow from Domestic Migration ($137 Billion, 2019–2023)

At the state level, Florida recorded a net income inflow from domestic migration higher than any other state. During the five-year period from 2019 to 2023, Florida achieved an astonishing total net income inflow of $137 billion from domestic migration. Far behind, with net inflows of at least $10 billion, were Texas ($36.8 billion), North Carolina ($19.5 billion), Arizona ($19.4 billion), South Carolina ($19.2 billion), Tennessee ($16.1 billion), and Nevada ($13.9 billion).

In 2023, Florida ranked first with the highest net income inflow (adjusted gross income, or AGI) of $20.65 billion from domestic migration (within



the U.S.). Other states with at least $1 billion in net income inflow, but far behind, were Texas ($5.5 billion), South Carolina ($4.1 billion), North Carolina ($3.9 billion), Tennessee ($2.8 billion), and Nevada ($1.5 billion).

In 2023, Florida ranked first with the highest net income inflow (adjusted gross income, or AGI) of $20.65 billion from domestic migration (within the U.S.), according to tax returns filed in 2022–2023.

Florida attracts more high-income individuals than any other state. In 2023, the average AGI in Florida for taxpayers who lived in another state the previous year was $122,530, the highest among all U.S. states. The other states where the average income of those who moved from another state exceeded $100,000 were Connecticut ($100,822), New Hampshire ($109,000), and New Jersey ($102,190).

California, New York, and Illinois: Largest Net Income Outflows from Domestic Migration (2019–2023)

At the opposite end, during the 2019–2023 period, California led all states with the largest net income outflow (–$91.4 billion), followed by New York (–$76.7 billion) and Illinois (–$41.1 billion), for a combined total net income outflow of $209 billion. Other states with at least $10 billion in net outflows during the five-year period were New Jersey (–$17.1 billion), Massachusetts (–$16.2 billion), and Maryland (–$10.1 billion).

In 2023, California (–$11.9 billion), New York (–$9.9 billion), Illinois (–$6.0 billion), Massachusetts (–$4.02 billion), and New Jersey (–$2.56 billion) recorded the largest net income outflows due to domestic migration.

One of the reasons for the large outmigration in these states is a less competitive tax environment. According to the 2026 Tax Foundation State Tax Competitiveness Index, California ranks 48th, New York 50th, Illinois 38th, New Jersey 49th, and Massachusetts 43rd. Florida ranks 5th overall and 1st in individual income tax competitiveness.

Florida ranks second nationwide in the number of millionaires, surpassing New York and Texas.

Driven by a strong economy and a favorable tax environment, Florida has surpassed both New York and Texas in the number of taxpayers reporting an adjusted gross income of $1 million, according to an analysis by the Miami Association of Realtors® (MIAMI) of IRS individual income tax data through tax year 2022, filed in 2023.

In tax year 2022, Florida had 77,760 millionaires, representing an increase of 5,980 millionaire taxpayers compared to 2021.

Texas recorded 73,930 tax returns, with an increase of only 1,050 millionaire taxpayers.

Meanwhile, California experienced a decrease of 27,120 in the number of tax returns reporting an adjusted gross income (AGI) of $1 million or more, although it still has the highest number of millionaire taxpayers, with 128,900.

New York also saw a decline in the number of millionaire taxpayers, dropping to 69,780 in tax year 2022..

Chris Umpierre
24 de marzo de 2026





Fair Housing Month: A Commitment to Equal Access to Housing

By: Invest USA Realty

Invest USA Realty is dedicated to helping its clients make informed and secure real estate decisions.

Each April, the real estate industry in the United States observes Fair Housing Month, a key opportunity to reinforce a fundamental principle: equal access to housing for all.

This initiative is based on the Fair Housing Act of 1968, a landmark law that prohibits discrimination in the sale, rental, and financing of properties based on race, color, religion, sex, disability, familial status, or national origin. More than 50 years later, this law continues to serve as the foundation guiding ethical practices within the real estate industry.

Despite progress, significant challenges still remain. For this reason, this month is not only about remembering the law, but also about educating, raising awareness, and promoting concrete actions that help reduce gaps in access to housing.

Among the practices prohibited by law are:

- Refusing to rent or sell a property
- Falsely stating that a property is unavailable
- Denying mortgage loan applications in a discriminatory manner
- Setting different terms or conditions based on protected characteristics
- Intimidating or threatening individuals exercising their fair housing rights
- Refusing to make reasonable accommodations for people with disabilities

As real estate professionals, it is essential to stay informed and act with integrity, ensuring transparent and equitable processes for all clients.

During this month, various industry organizations provide educational tools, practical guides, and resources to strengthen knowledge and promote best practices within the industry.

At Invest USA Realty, we reaffirm our commitment to inclusion, equity, and respect, working every day to make the dream of homeownership accessible to all.

Because access to housing is not just a goal—it is a right.

INVESTUSA REALTY



How to Choose the Right Legal Structure for Your Business in Florida

Key Decisions That Impact Your Growth and Financial Protection

By: Invest USA Realty

With a focus on integrity and results, Invest USA Realty provides expert guidance for buyers and investors.

In our previous edition, we explored why Florida has become one of the most attractive destinations to start and expand a business. However, once that decision is made, one of the most important questions arises: what type of legal entity should I choose?

There is no one-size-fits-all answer. Choosing the right structure not only defines how your business will operate, but also how you will be taxed, the level of protection you will have, and how prepared you will be to grow or attract investors.

Making this decision without a clear strategy can lead to unnecessary costs, legal risks, and operational limitations in the future.

Why Is the Legal Structure So Important?

Your business structure is the foundation upon which everything is built. It is not just a formal requirement, but a strategic decision that directly impacts:

Your personal liability
Your tax obligations
How profits are distributed
Your ability to scale
The entry of partners or investors

Choosing correctly from the beginning can help you avoid costly and complex changes later on.

LLC: A Versatile Option

The Limited Liability Company (LLC) is one of the most commonly used structures in Florida, both for local and international entrepreneurs.





Its popularity comes from offering an attractive combination of:

- Personal liability protection
- Management flexibility
- Adaptable tax treatment options

For many entrepreneurs—especially in early stages—it represents a strong balance between simplicity and protection.

Corporations: Built for Growth

Corporations, whether C-Corp or S-Corp, are typically used by businesses with more aggressive growth goals.

In particular, C-Corps are common among companies that aim to:

- Raise capital
- Attract investors
- Scale at a higher level

However, they involve a more formal structure and a tax framework that must be carefully evaluated.

Sole Proprietorships and Partnerships: Simple but Risky

Simpler structures such as sole proprietorships or partnerships may be suitable in certain cases.

However, it is important to note that they generally do not offer personal liability protection, meaning personal assets may be exposed to debts or lawsuits.

For this reason, although they are easy to establish, they should be considered with caution.

Key Factors to Make the Right Decision

Choosing the right structure depends on several strategic factors:

- Whether you are a U.S. resident or a foreign investor
- Whether you plan to have partners or investors
- Your growth projections
- The level of risk in your business activity
- Your short- and long-term tax objectives

Each of these elements directly influences the final decision.

Foreign Investors: Special Considerations

For international entrepreneurs, this decision is even more critical. Factors such as:

- Tax treatment in the U.S.
- Relationship with the country of origin

- Profit repatriation
- Regulatory compliance

must be analyzed comprehensively to avoid complications or double taxation.

Thinking Ahead

One of the most common mistakes is choosing a structure based solely on ease of setup, without considering business growth.

The right structure should not only work today but also adapt to the future. While changes can be made later, they often involve legal, tax, and operational costs that can be avoided with proper planning from the start.

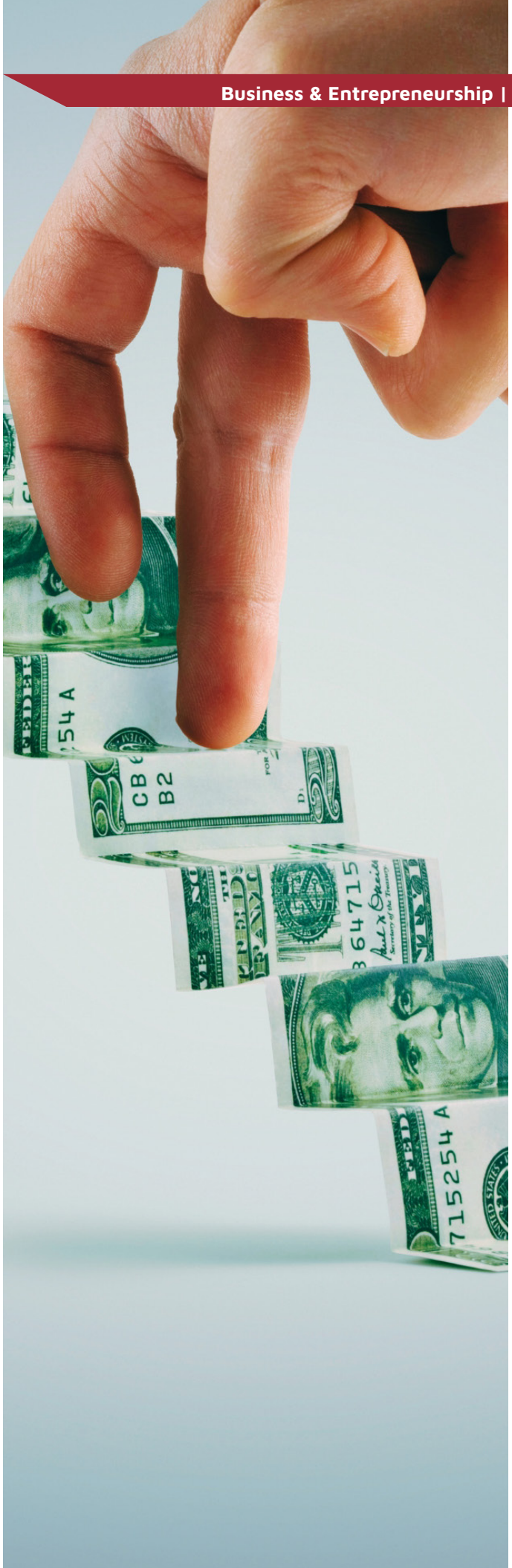
Conclusion

Choosing the legal structure of your business in Florida is one of the most important decisions you will make as an entrepreneur.

It is not just about meeting a requirement—it is about building a solid foundation that allows you to operate securely, optimize your finances, and grow sustainably.

Important Note:

This information is general in nature and is provided for educational purposes. It does not replace professional legal or tax advice. Before making a decision, it is recommended to consult with a qualified attorney or accountant based on your specific situation.





Insurance Trends in Florida Show Signs of Relief

By: Amy Connolly

Premiums are stabilizing or decreasing as litigation declines and insurers expand, easing pressure on buyers and sellers—even as new risks emerge—according to a new report.

ORLANDO, Florida — Property and auto insurance markets in Florida are showing signs of stabilization following recent legal reforms, with premiums holding steady or decreasing and more insurers entering the state, according to a new report from the Insurance Information Institute.

The report found that litigation related to insurance claims has decreased significantly since the 2022 and 2023 reforms limited attorney fees and assignment of benefits practices. Florida once accounted for more than 72% of the nation's home insurance claim litigation in 2023, despite representing only 10% of claims nationwide.

Home insurance is showing relief, with more than 185 residential rate filings over the past two years reflecting decreases or stability, even as rates continue to rise nationally.

As litigation declined, insurers expanded in the state. Eighteen new property insurance companies have entered the market, increasing competition and reducing reliance on Citizens Property Insurance Corp., the state's insurer of last resort. The number of Citizens policies has decreased by approximately 50% since 2024, and its policyholders are expected to see an average rate reduction of 8.7% later this year.

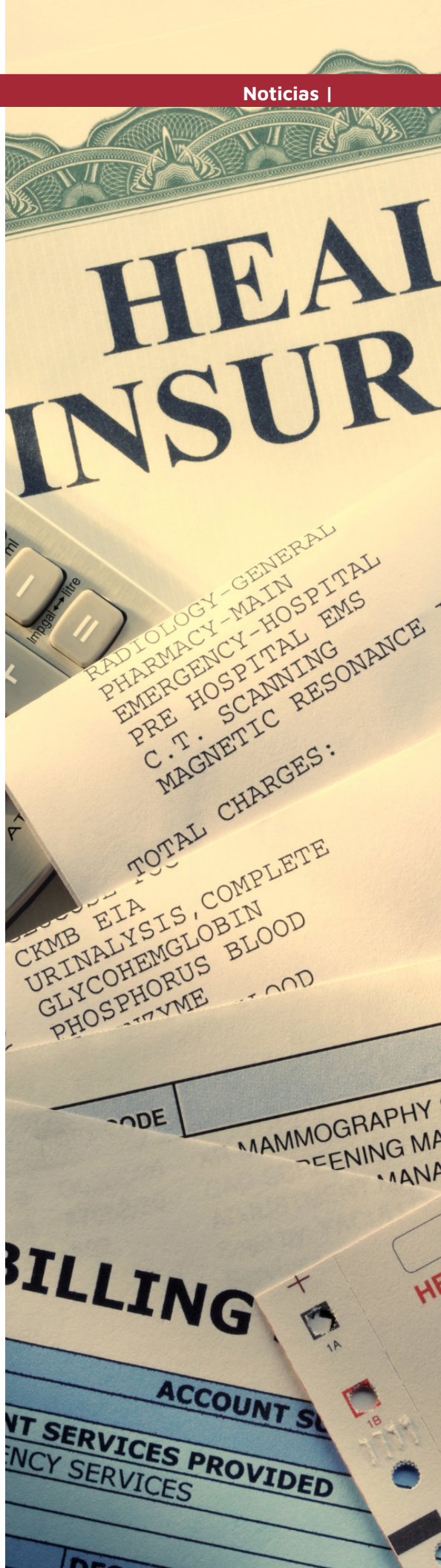
Auto insurance trends have also improved, according to the report. Florida recorded the lowest auto liability loss ratio in the country in 2025, while physical damage losses dropped by 49.5%, showing a steady decline from 112.0% in 2022. At the same time, 42 auto insurers filed for rate reductions over the past year, including 32 in the last six months.

Despite these improvements, risks remain. Florida is experiencing its most severe drought in more than 25 years, with hundreds of wildfires reported in early 2026—even in areas where they are not common. The state's insurance market remains complex and will require ongoing oversight as conditions evolve, said Sean Kevelighan, CEO of Triple-I.

"The rapid shift from hurricane exposure to wildfire risk underscores Florida's dynamic and evolving risk landscape," Kevelighan said. "Ongoing vigilance, strong underwriting discipline, and sustained policy reforms remain essential to preserving the availability and affordability of coverage in one of the most complex insurance markets in the country."

Invest USA Realty Commentary:

At Invest USA Realty, we view these changes as a positive signal for buyers and investors seeking stability in the Florida market. The market is evolving—and staying informed makes all the difference.
Source: Amy Connolly, Insurance Information Institute (Triple-I)
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