



Document Checklist for Buying a House in Florida

A guide for foreign investors · 2026 edition

Get these documents ready before making an offer so your Florida purchase is smooth and secure. Check each box as you gather them. Remember: as a foreigner you can buy in Florida with no citizenship, residency or visa, and closing can be done remotely.

1 · Identity documents

- ☐ Valid passport (covering the entire purchase process).
- ☐ Non-immigrant visa, only if it applies to your case.

2 · Proof of funds

- ☐ Recent bank statements (2-3 months).
- ☐ Bank certification-of-funds letter.
- ☐ International transfer receipts (if applicable).

3 · ITIN (if you will rent or file taxes)

- ☐ Individual Taxpayer Identification Number (ITIN) from the IRS.

The ITIN is needed to report rental income and avoid high withholding. Apply early with a specialized accountant.

4 · Financing (foreign-national mortgage)

- ☐ Mortgage pre-approval from a U.S. bank.
- ☐ Bank reference letter (tenure and good standing).
- ☐ International credit history.
- ☐ Provable income (statements or translated tax returns).
- ☐ Down-payment funds (typically from 30%).

5 · Buying through an LLC (if applicable)

- ☐ LLC articles / certificate of formation.
- ☐ ID of the authorized representatives.
- ☐ LLC EIN (employer identification number), if applicable.

6 · Transaction documents

- ☐ Purchase agreement with the agreed terms.
- ☐ Earnest money deposited in escrow.
- ☐ Professional property inspection.
- ☐ Title insurance.
- ☐ Proof of paid taxes and utilities (for resale properties).

[] Closing documents (e-signature / power of attorney if you don't travel).

Summary table

Document	Who needs it
Valid passport	All buyers
Proof of funds	All buyers
ITIN	Those who rent or file taxes in the U.S.
Mortgage pre-approval	Buyers using financing
LLC articles	Buyers purchasing via an LLC
Purchase agreement	All buyers
Title insurance	Highly recommended for all

Key tips

- Budget the total cost: property tax, HOA, insurance and FIRPTA (15% withholding at sale).
- Closing can be 100% remote with e-signature and legal representation.
- Validate short-term-rental rules (city, county and HOA) if you plan to use Airbnb.

Ready to take the next step? Schedule your free consultation with Florida HomeGroup Realty.

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