

When a client mentions U.S. property, you need a licensed person to hand them to. *One who reports back to you.*

Property side only. You stay the point of contact. No referral fees, either way. This page is what I do, what stays with you, and how the money moves.

1

Property side only. Tax, legal and estate stay with you.

2

You stay the point of contact. With your client's written OK, I report to you at every step.

3

No referral fees. U.S. law does not let me pay you one, and I would not take one.

4

Licensed and checkable. Illinois broker. Texas sales agent.

5

Money moves the safe way: title company, phone check before every wire.

WHO THIS IS FOR

Advisers whose clients live outside the United States and raise the question of buying a home here. I work Chicago and Texas. Elsewhere, I refer to a licensed broker and stay in the loop.

WHAT I DO

- Pick the market and the home with your client
- Prepare the cost-to-hold sheet for each home. The investment decision stays with you and the client
- Build the local team: inspector, title company, manager
- Run it from the signed offer to the keys, about 45 days
- Report to you at each step, with the client's written consent, set up on day one

HOW THE MONEY MOVES

- Never to me. Never to the seller before closing.
- To a licensed title company that holds it until the home is in the client's name
- Two wires: the deposit, then the balance
- Before each one, you or the client call the title company on a number saved on day one and read the details back

WHAT STAYS WITH YOU

- Tax, legal, estate and how the property is owned
- Investment advice and the client's wider plan
- The client relationship. You lead every meeting.

FINANCING

I explain the general ideas so your client knows the questions. If a loan is part of the plan, I introduce a separate lender who checks if they qualify, sets the terms and takes the application. I do not make loans.

FEES, AND WHAT I WILL NOT DO

I am paid a commission set in a written agreement with your client, usually from the transaction. Nothing from you, nothing to you. I never handle client funds, never contact the client without you copied, give no tax or legal opinions, and take no fees from managers, inspectors or title companies. Happy to complete your firm's third-party checks first.

In 2026 I was the buyer's broker when a client living abroad bought an 18-unit apartment building in Houston. In 2025 one private buyer living abroad bought two homes I worked on: \$410,000 near Houston and \$360,000 near Chicago, each in about 45 days. I have owned a 4-unit building in Chicago since 2019. I grew up in Accra, Ghana.

Call me before you introduce anyone.

Twenty minutes. You describe the client, no names needed. I tell you honestly if I am the right person. If I am, you get the one-page working note the same day. Email advisers@patrickafrifah.com or WhatsApp +1 (773) 234-6382.

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