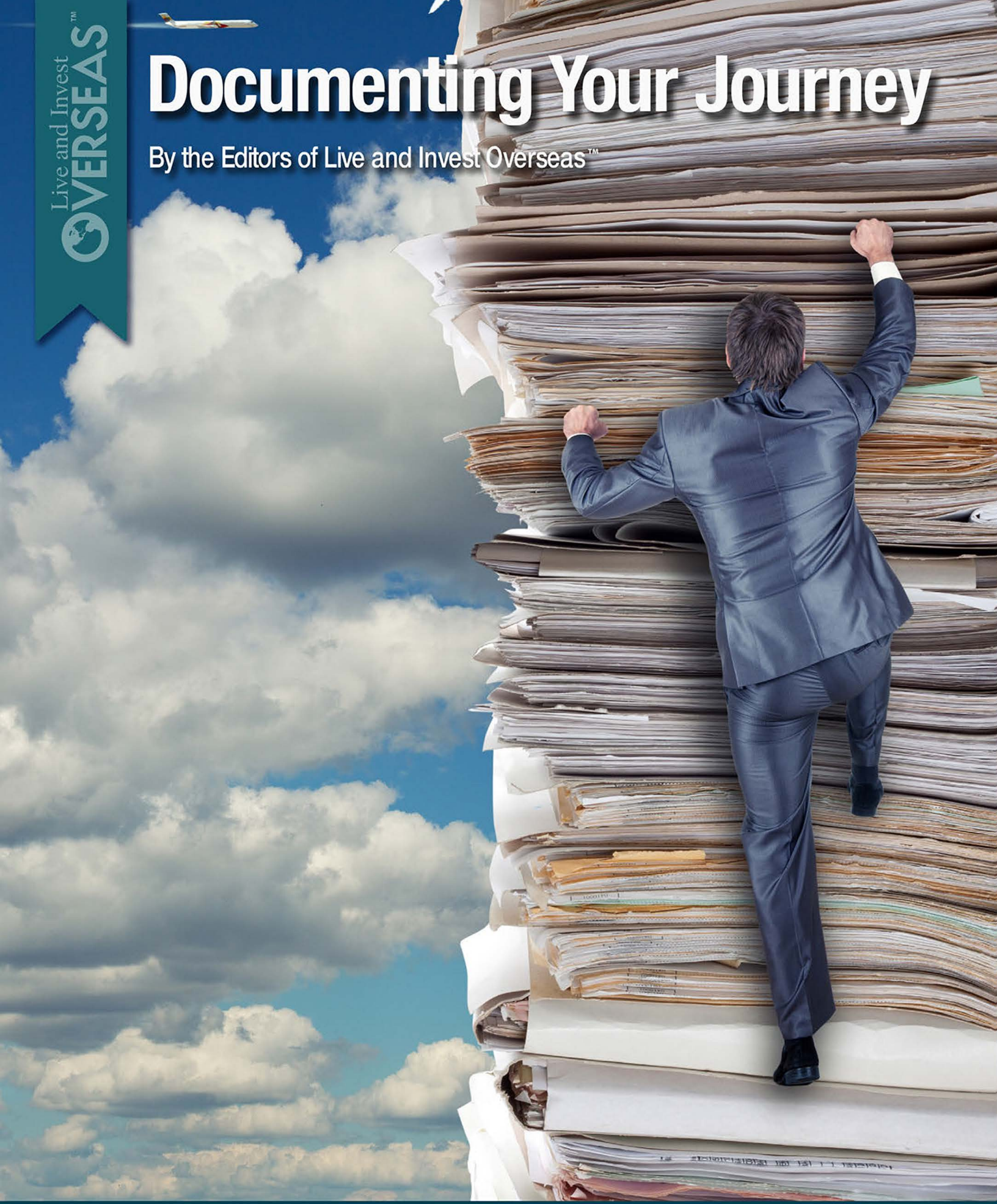
Live and Invest OVERSEAS™

Documenting Your Journey

By the Editors of Live and Invest Overseas™



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Whether you decide to DIY your residency or opt for the convenience of a lawyer's help, you'll need to do some legwork to track down all the documentation you'll need.

What will the entail? Read on…

The Basic Requirements

For just about any country you want to reside in, you'll need the following documents:

- **Passports for all applicants**

  Any country's immigration policy will advise that your passport have a minimum of a six-month future validity, but the longer your passport is valid after starting the residency process, the better.

  Your passport will often serve as the interim proof of residency before your ID cards are issued, and you'll likely need to have several different visas or stamps put in throughout the process, which will take a minimum of a few months. The worst case scenario would be having your passport expire before you acquire your final residency permit, forcing you to begin the process from square one all over again with the new document. We'd recommend a minimum of a year's validity to be on the safe side.

- **Copies of valid passports**

  Typically, this means not just copies of the ID information page but a copy of every single page—even the blank ones.

- **Birth certificates of all applicants**
  Original copies are typically required; you'll need to have them professionally translated if they were issued in a language different from your destination country's.

  We advise purchasing several copies of these when you go to request this from your home country—you'll likely need more than one copy in your new life overseas, whether it's for residency or some other bureaucratic process. Because you must obtain these from your home country, it's safer to have lots on hand than to risk having to fly back home just to get another copy (though some states allow you to request them online).

- **Marriage certificate (if applicable)**

  Original copies are typically required; you'll need to have them professionally translated if they were issued in a language different from your destination country's.

  Again, we advise purchasing several copies of these when you go to request this from your home country—you'll likely need more than one copy in your new life overseas, whether it's for residency or some other bureaucratic process. Because you must obtain these from your home country, it's safer to have lots on hand than to risk having to fly back home just to get another copy (though some states allow you to request them online).

- **Certificate of good health**

  All countries want to protect themselves from incoming contagious diseases, so most screen all potential new residents. (The only exceptions we know of currently are Colombia and Mexico.)

  These health checks are almost always done in the country once you arrive (though a few allow you to do it in your home country), and often need to be done in an authorized facility. The doctors will know how to fill out the certificate for this common request.

Typically, countries are mainly concerned with HIV and AIDs, and this may be the only thing they check for. However, some also test for tuberculosis or other communicable and fatal diseases, and some countries may even test for things like heart conditions (though this is very rare—as far as we know, only the UAE bars those with heart problems from residency).

Having the flu… having or being in remission from cancer… being diabetic… having a mobility impairment or other disability… none of these things will affect your acceptance to a new country.

Another thing that might be included in this certificate is a basic drug test (by urine sample). If you test positive for any substance, you'll be immediately rejected. Again, not all countries include this, but if this is a concern for you, make sure you confirm one way or the other before showing up. (It won't matter if, for example, marijuana is legal where you come from… it only matters that it's illegal in the country you're trying to be let into.)

- **Proof of health insurance**
  To make sure that you won't become a burden to the public health system, most countries want to see that you are covered by private insurance in their country. Some require it to be provided by an agency in that same country, others allow it to be an international or even travel policy.

- **Proof of residence**
  This isn't always required, but if you do need to prove that you've got an address or have been living in the country, you can submit a copy of your rental contract, property title or deed… or even just a utility bill will often suffice.

- **Identity summary (i.e. a criminal background check)**

  While it used to be acceptable to submit a background check done by local police agencies, almost all countries now require the check to be done by the national law enforcement agency (so FBI or RCMP in the case of the United States or Canada).

  You can get your FBI check here, and your RCMP check here.

  These take time—the FBI check takes over three months as of today—so be sure to build that time into your process schedule. In fact, this can be the single longest step in the process, and waiting on the report can hold up your whole residency application if you don't plan ahead correctly.

  A few additional notes on the process (and speaking from experience specifically with the FBI checks)…

  A background check hinges on your fingerprints, and simply taking valid, acceptable prints is next to impossible… even if you go to an FBI office for them to do it for you. We've known several people who have gone in person for an agent to fill the fingerprint card for them, then wait around for three months only to hear that the fingerprints came back unreadable. They then have to begin again.

  You can, of course, do the fingerprint form yourself, all you need is a printer and an inkpad. Taking your own readable prints is difficult, so you'll likely do this a few times before you fill out an entire form with what you think will be readable prints. We also recommend having a second person to help.

  One insider tip that most people aren't aware of is that all fingerprint cards are processed within six weeks of submission—this is the FBI's promise. (The background check won't be complete, but the form will have either been accepted or rejected by the six-week mark.) But that doesn't mean you'll hear after six weeks that your prints were readable or not… unless you call them at this number: 304-625-5590 or 304-625-2000.

  So don't waste time waiting to hear back via snail mail after three months… set a calendar reminder and begin calling them six weeks after submission to find out yourself if they were rejected or not. If

they were, then fill out a new card and send it in immediately. Then repeat your follow-up protocols.

Read our "Speed Up Your Residency By Skipping The Background Check—Top 4 Countries Where You Can Do Just That" report to learn more about types of crimes that might not disqualify you and for more information on the countries that will allow you to skip this step.

For The Benefit Of The Brits

The majority of this report is applicable to anyone applying from any country. The only country-specific points are the criminal background checks for which we've provided some background on the process for Americans and Canadians…

If you're not American or Canadian, you'll need to request this from your national enforcement agency, whatever that may be.

For those coming from the U.K. you can apply here. The check takes 10 working days, but you can get it back in just 2 for a fee; the report costs 45 pounds normally, 80 for the expedite.

- **Proof of economic solvency or investments made**

  For pensioners, this will usually be a letter from whoever is paying the pension stating that you are entitled to it. Often, you can show pay stubs or deposit records to prove your pension receipts without such a letter. The easiest proof of income is a letter from Social Security, which you can obtain online.

  For non-pension sources of income, you'll generally need to show a sustained income stream over time.

  We recommend showing them only what you need to qualify. If Peru is requiring $1,300 per month, and your Social Security is $1,400, then stop there. There's no need to show what a low risk you are by also showing them a pension, account balances, or your 401k. Showing just what they need makes for a simpler submission (and protects your financial privacy).

- If you made an investment in the country (whether lump-sum deposit, in a CD, in real estate or industry, or otherwise), you'll need to show the origin of the funds as well as proof of their being brought into the country. There are usually specific ways you'll be required to do this depending on the type of investment, but the guidelines are usually prescribed and detailed.

- **Application forms**

  These may be available from the country's immigration website or you might need to go in person to the immigration ministry for them… or they might only be available to lawyers if you're applying in a country that requires a lawyer to submit them.

  Once you have the form, there may be very specific, tedious, seemingly-crazy rules to follow about filling them out. You may be required to write in only a certain color of ink, for example. If you're using a lawyer, you won't be in danger of flouting these guidelines, but if you're not, make sure you do some research before you set pen to paper.

- **Passport-size photos**

  Passport photo sizes can vary from country to country, but are often 2 by 2 inches or 35 by 35 mms. You'll be asked to send several with your application—a minimum of two and possibly as many as eight. You can usually get these most easily right around the immigration department's building, where savvy folks often make a business of taking these photos and doing photocopies for wouldbe applicants.

- **Required payments**

  Application and processing fees will apply. These can range from nominal to not-insignificant, so make sure you've set aside a little nest egg to cover the cost of applying. These can often be paid by credit card but might need to be paid by check.

Find Your Embassy Overseas

- United States Consulates And Embassies
- Canadian Consulates And Embassies
- British Consulates And Embassies

Again, these are the general requirements of most countries, but you might not need all of them for certain countries. Some countries, for example, don't require a background check… and still others might require more than one—one from your home country and one from your current residence, if they're different, for example.

The Next Step

Once you track down the folio of paperwork you'll need, the job's not done. Next you need to get them into the form the country wants them in…

Translations are required for documents that are not in the official language of the country you're applying to, and each country has their own requirements. You might be permitted to do your own translations if you're confidently fluent (Ecuador has allowed this, for example)… Colombia requires a certified public translator (as do most countries)… while Chile requires a translation by their Ministry of Exterior Relations.

When submitting documents to a country other than the country that issued them, the documents need to be authenticated by the issuing country for use in a foreign country. Basically, the originating country is certifying their authenticity.

Countries accept one of two methods for authenticating documents: consular legalization or apostille. You can read more about document authentication here.

Some countries require you to begin the application process in the country, some from your home country, and some give you the option. If you are able, it can be easier and faster to apply from a consulate. Legalization and apostille may not be required if you're applying at a consulate in your home country, for example, and many do not require the documents to be translated.

Seek Professional Help

Certain countries require that visa applications be submitted by a lawyer. Even if you are not required to use a lawyer, it is usually best to hire an attorney to guide you through the process.

Residency visa requirements aren't onerous, but the paperwork can be a hassle and the process can require several trips to the local immigration office (where the bureaucrats behind the counter aren't going to speak English).

This is why we recommend that, for most countries, even if it's not required, you engage an in-country attorney experienced at helping foreigners obtain residency. A lawyer who is familiar with the immigration process will know exactly what documentation is required and often will be able to make the process go faster and smoother.

Lawyers may not necessarily charge a standard rate for visa applications. Shop around until you find an attorney you are comfortable with, but do not base your decision solely on the price the attorney is charging. The old saying is true, "You get what you pay for."

Expect to pay maybe up to $2,000 for an attorney's help… though residency costs in Panama, for example, have risen in recent years and can add up to several thousand by the end of the process.

Of course, taking on the task yourself will be cheaper… but in the long run, using a lawyer can save you time, headaches, and missteps—and often money (despite the additional cost).

We've heard stories from people over the years who've tried to apply for foreign residency status in various countries on their own, spent sometimes months battling with the local bureaucrats, resubmitting forms, refiling applications, collecting more and other documents, only ultimately to have their applications denied for reasons they didn't understand. In the cases where the would-be applicant then enlisted the help of a local attorney to restart the process, the attorney was able to identify quickly where the mistake had been made the first time around.

This isn't rocket science. But it is a process. And it takes place in another language and in another country,

where they do things the way they do things. The systems and protocols don't have to make sense to you, and sometimes they won't. It's a waste of time and energy to try to understand. You don't need to understand how the residency visa application process works in France. You need only qualify for a visa to remain in the country (if that's your objective). Why drive yourself crazy (and waste your time and money) trying to make heads or tails of French immigration law when you could easily hire a French attorney who has spent years interpreting it?
How do you find an in-country attorney to handle your visa paperwork?

We suggest you seek referrals from expats already retired in the country. An attorney is one resource you don't want to choose randomly over the internet. Try to get at least two referrals from expats who've gone through the residency process, then follow up to interview each referred attorney informally over the phone or perhaps during your first country visit.

Most immigration lawyers speak the local language as well as English. Your lawyer will be able to translate documents for you, as well as communicate with immigration officials on your behalf.

Your lawyer can also be your connection for other resources in your new country. They can recommend banks, hotels, and restaurants. Your lawyer can be one of your best resources in your new country.

Times When You Really Need A Lawyer

Some countries make residency easy enough that you could try to tackle it on your own… but sometimes, even if this is the case, you'll need legal help.

When might you opt for a lawyer's help even if it isn't technically required? If…

You have a less-than-stellar police record. If you're applying to a country that does background checks and yours isn't clean, have an experienced attorney navigate this process for you. You'll probably get only one chance to appeal, and you want it to be your best shot. (If you've done hard time, have a string of felonies, or you've got open arrest warrants, stick to the countries that don't require background checks.)

It's not your average residency. If you're breaking ground with your application, do so with a lawyer. For example, if you have a same-sex marriage in a country that doesn't recognize them… or you have a dependent who is not your child or parent… or you're asking for any kind of exception, you should get help.

You flunked your physical. If you have a special medical condition that will prevent you from passing a required physical, then get legal support. We've never seen anyone turned down for a disability… but a lawyer can help you get by if your medical condition is something else that's not specified in the law.

You're qualifying using a tenuous link. If you're claiming residency or citizenship based on an ancestral or family connection that's not clearly defined in the law, then you'll be better off with a lawyer.

The residency process is unclear or poorly documented. In countries with a less regimented or poorly defined process, attorneys will be useful when it comes to tricks of the trade. In cases like this, it may be more a matter of who you know instead of what you know.

You're in Panama. Panama has a required attorney signoff in the process, and you can't proceed without it. Unless you have a relative who's an attorney, it's unlikely that you'll find an attorney who will sign it for you unless you've engaged them to handle the whole process.

You're lazy (or too busy). If you don't care about the legal fees and don't want to be bothered figuring out the process, then a lawyer can make your life easy. Some people simply don't have the time to spend on residency and are willing to pay for the service.

The language issue can't be remedied. That is, there are no bilingual friends, no translators, no students, and no English versions of the source documents. Here a lawyer will be a good option and a good contact to have in the future.


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