



## INTRODUCTION

This document is a collection of information and experiences about how and where to get documents, permissions or how to resolve bureaucratic subjects and matters in Brazil as a foreigner.

However this document does not claim to be 100% right and perfect. It represents personal experiences and information that I have collected from various sources like Internet sites, official handbills and exchange of experiences with other foreigners in Brazil.

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## PERMANENT VISA (RESIDENCE VISA)

### PERMANÊNCIA DEFINITIVA

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There are four ways to qualify for a Permanent visa for Brazil:

- to be a spouse of a Brazilian citizen
- to be the father of a child with Brazilian citizenship <sup>1</sup>
- to invest a min. of US\$ 50,000 in Brazil <sup>2</sup>
- to be retired with a min. monthly income of US\$ 2,000

The visa application can be made in your country of residence via the local Brazilian Embassy or Consulates or in Brazil via the Federal Police (Polícia Federal).

You will receive the visa much faster if you apply in the country of your residence. Usually within two or three months the Brazilian Embassy or Consulate will issue the visa if you handed in all necessary documents and the application fee is paid. Once the visa is stamped into your passport you have 90 days to enter Brazil and get registered at the local office of the Federal Police. More details about the necessary documents and application fee you will find on the official homepage of the Brazilian Embassy in your country of residence, (e.g. in the USA: [www.brasilemb.org](http://www.brasilemb.org))

If you want to apply for the visa in Brazil you have to file the application at the local office of the Federal Police. The following documents are necessary:

- passport and Xerox of **all** pages!!!
- wedding certificate
- certificate of criminal records issued by the FBI or local Police (not older than three months)
- prove of residence in Brazil (usually done with a phone or light bill showing your address in Brazil)
- Application form (available at the Federal Police)

Of all documents have to present the original and an authenticated Xerox, which will remain together with the application form at the Federal Police. All documents not issued in Portuguese have to be translated by a sworn public translator recognized by the Federal Police. If you do the translation in your country of residence, the documents and translations have to be legalized by the responsible Brazilian Consulate or Embassy.

When you successfully handed all documents and paid the fee (about R\$ 50) you will receive a receipt, the so-called **PROTOCOLO**. The protocolo shows the number of your application (processo) it's also a kind of temporary foreigner ID and visa, so you should keep it together with your passport.

Now you have to wait for the publication of your application. The decision will be published in the Governments newspaper (Diário Oficial da União – **DUO**). This will take at least one year, usually more. I've waited one year and two months and I've heard about cases were

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<sup>1</sup> That means weather the mother of the child is Brazilian citizen (you do not have to be married with her) or the child is born in Brazil, because everybody born in Brazil has automatically Brazilian citizenship.

<sup>2</sup> You have to invest the money into a business or a company (I'm not sure if buying a Poussada would be accepted) and employ about 10 Brazilians, buying a house or an apartment does not qualify for a permanent visa.

people have waited five to six years!!! Probably the Federal Police will not send you any information's about the progress of your application. So you have to check from time to time the **DOU** or call the office of the Federal Police to ask about the status of your application. Also make sure that you inform the Federal Police in case you travel abroad or within Brazil. This is very important in case the Federal Police wants to get in contact with you, if you are not at home or they can't get in touch with you, they can cancel your application.

Once your application is published, you have 90 days to claim your PERMANÊNCIA at the Federal Police. To claim the visa, you have to present the Protocolo and a copy of the **DOU** that published your visa. You can buy a copy of the **DOU** at the local office of the *Imprensa Nacional* or you buy just an authenticated Xerox of the page where your process is published.

By law the permanent visa (PERMANÊNCIA DEFINITIVA) will expire if you leave Brazil for more then two years. Usually there is no problem leaving Brazil for a period of three months or even more. In case you should stay outside Brazil for one year or more, you should check the status of your PERMANÊNCIA after your return, to avoid any problems in case the PERMANÊNCIA has been cancelled.



If you miss the deadline (90 days) to claim your visa, the visa expires and you will have to make a **new application** with all the paperwork, costs and lost of time.

There is an ONLINE-version of the **DOU** available on the Internet at: [www.in.gov.br](http://www.in.gov.br) or [www.mj.gov.br](http://www.mj.gov.br) [Search in section 1 (SEÇÃO 1)]

You can track the progress of your application ONLINE at: <http://www.mj.gov.br/sistemas/EstrangeiroWEB/index.asp>

The screenshot shows a web browser window titled "Departamento de Estrangeiros - SNJ/MJ - Microsoft Internet Explorer". The address bar shows "http://www.mj.gov.br/sistemas/EstrangeiroWEB/index.asp". The page content includes the logo of the "MINISTÉRIO DA JUSTIÇA" and "SECRETARIA NACIONAL DE JUSTIÇA Departamento de Estrangeiros". There is a "BENVENUTO" banner. On the left, there are links for "Divisão de Naturalização" and "Divisão de Permanência". The main content area is titled "Consulta geral de processos" and contains a form with the following fields: "RNE/Código:", "Interessado:", and "Processo:". Below the form are buttons for "<< Retorna", "Consultar", and "Apagar". At the bottom, there is a note: "O Número do Processo é composto por 18 dígitos se anterior ao ano de 2000 ou 20 dígitos se posterior." followed by contact information for the "Divisão de Nacionalidade e Naturalização" and "Divisão de Permanência de Estrangeiros".

## INVESTOR VISA

### VISTO PERMANENTE PARA INVESTIDOR ESTRANGEIRO

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For more information and details about the Investor Visa check out the following LINKS:

#### Resolução Normativa nº 60, de 06 de outubro de 2004

<http://www.mte.gov.br/Empregador/trabestrang/Anexo/Legislacao/Conteudo/Reso6415.asp>

#### Applicationform:

<http://www.mte.gov.br/Empregador/trabestrang/Anexo/Legislacao/Conteudo/Reso6433.pdf>

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#### Information:



#### INVESTMENTS IN BRAZIL STEP-BY-STEP

<http://www.braziltradenet.gov.br/publicacoes/Arquivos/InvestPassoaPassol.pdf>

#### LEGAL GUIDE FOR THE FOREIGN INVESTOR IN BRAZIL

<http://www.braziltradenet.gov.br/publicacoes/Arquivos/GuiaLegal2004.pdf>



#### HOW TO LEGALIZE YOUR BUSINESS (in Portugese – use the navigation bar on the left)

<http://www.sebrae.com.br/br/parasuaempresa/formalizesuaempresa.asp>

## ID CARD FOR FOREIGNERS

### CIE - CÉDULA DE IDENTIDADE DE ESTRANGEIRO

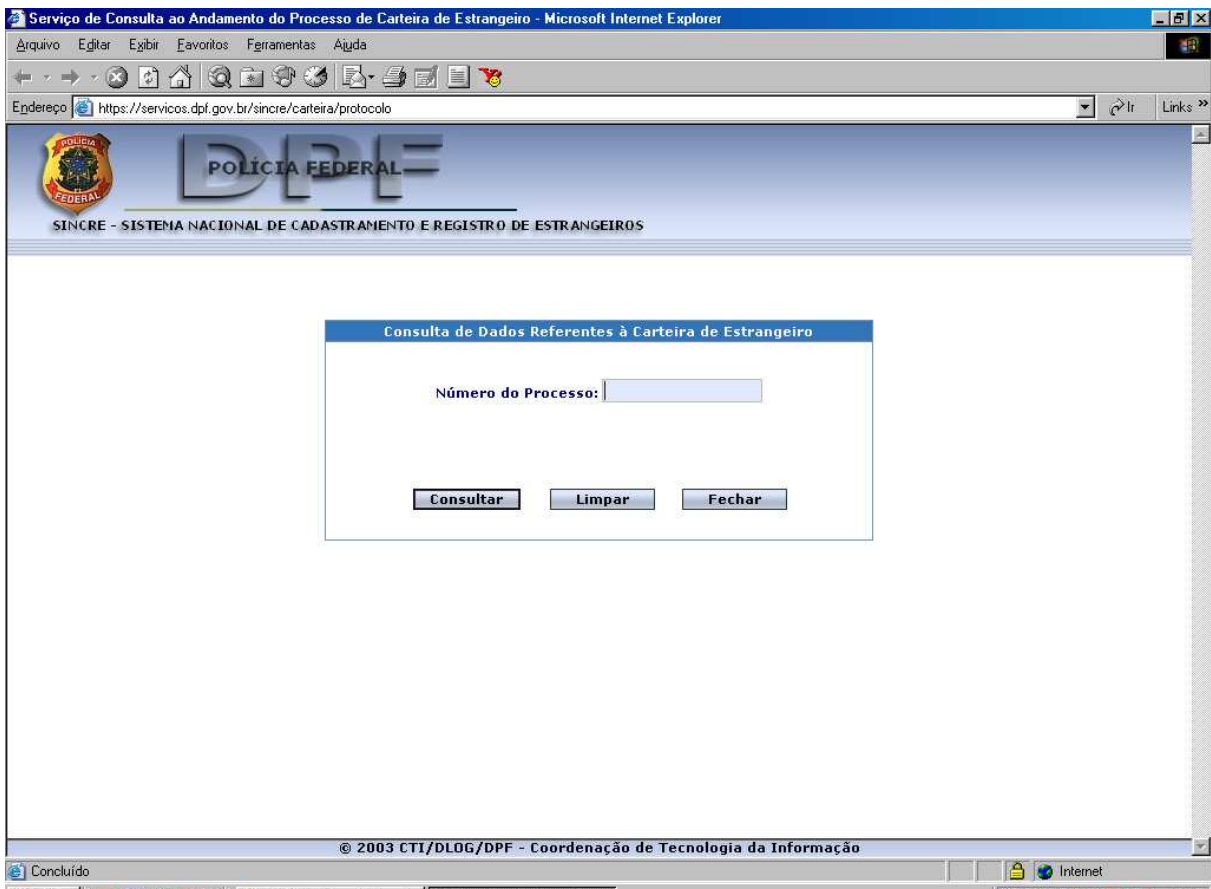


When you claim your published visa at the Federal Police, they will fingerprint you for the foreigners ID-card (Cédula de Identidade de Estrangeiro – **CIE**). This will be your legal ID document in Brazil and you don't need to carry anymore your passport with the visa. In Brazil you have the duty to carry always an ID-document with you.

After you have paid the administration fee (about R\$ 140) for the **CIE**, you will receive again a receipt (Protocolo); this is your temporary ID-card. It can take up to 180 days until the **CIE** is produced because they are all made in Brasília.

Once the **CIE** is ready to pick-up at the Federal Police, you will receive a notification by mail. The **CIE** is valid for 10 years and has to be renewed then.

You can track the progress of your **CIE** application ONLINE at:  
<https://servicos.dpf.gov.br/sincere/carteira/protocolo>



## WORKING PERMISSION

### CTPS - CARTEIRA DE TRABALHO E PREVIDÊNCIA SOCIAL



The **CTPS** will be issued by the **DRT** (Delegacia Regional do Trabalho) located in every larger city.

You need the following documents to apply for the **CTPS** depending on your visa status and if you already have a **CIE**:

It's possible to apply for the **CTPS** already while waiting for the visa, as long as the Federal Police can provide the print out of the **SINCRE**.

Documents necessary to apply for a CTPS <sup>3</sup> for foreigners:		
Type of visa	with CIE <sup>4</sup>	without CIE
<b>Residence/Permanent</b> (Permanente)	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the CIE</li> </ol>	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the PROTOCOLO from the application for the CIE</li> <li>3. Xerox of the print out of the SINCRE<sup>5</sup></li> <li>4. Xerox of the passport</li> </ol>
<b>Temporary V</b> (Temporario V)	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the CIE</li> <li>3. Xerox of the working contract</li> <li>4. Xerox of the passport</li> <li>5. Publication DOU<sup>6</sup></li> </ol>	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the PROTOCOLO from the application for the CIE</li> <li>3. Xerox of the working contract</li> <li>4. Xerox of the passport</li> <li>5. Publication DOU</li> </ol>
<b>Provisional registration</b> (Registro Provisório)	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the CIE</li> </ol>	<ol style="list-style-type: none"> <li>1. Application form</li> <li>2. Xerox of the PROTOCOLO from the application for the CIE</li> <li>3. Xerox of the print out of the SINCRE</li> </ol>

1 photo colored or black and white 3cm X 4cm

The Xerox of the passport must contain the main page with all personal details and also the page with the visa and the stamp when you entered Brazil.

When all documents have been handed in successfully, the **CTPS** will be ready in 10 days, valid according to the **CIE**, usually is 10 years.

<sup>3</sup> Carteira de Trabalho e Previdência Social

<sup>4</sup> Cédula de Identidade de Estrangeiro

<sup>5</sup> Available at the Federal Police (Polícia Federal)

<sup>6</sup> Diário Oficial da União ([www.in.gov.br](http://www.in.gov.br) or [www.mj.gov.br](http://www.mj.gov.br))

## INDIVIDUAL TAXPAYER REGISTRY

### CPF – CADASTRO DE PESSOAS FÍSICAS

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#### Necessary documents:

- Passport
  - Prove of residence in Brazil (phone or light bill)
  - Wedding- or Birth Certificate
- (It's necessary to present a document that contains the names of the parents)

**NO XEROX NECESSARY!**

You can apply for the CPF at the local office of the **RECITA FEDERAL**, in agencies of the **Banco do Brasil** or **Caixa Exomonic Federal**. Usually the **CPF#** will be created immediately or within one or two working days. After one week you can check your **CPF#** already on the internet site of the **RECEITA FEDERAL** and within a few weeks you will receive the **CPF** card by mail at your residence in Brazil.

It's also possible to apply for the **CPF** from your home country via the local Brazilian Embassy and the Consulates. Just print out the application form available on the Internet (<http://www.receita.fazenda.gov.br/Aplicacoes/ATCTA/CpfEstrangeiro/cpfingles.htm>) and hand in the application at the Brazilian Consulate, which is responsible for you place of residence.

The **CPF** is very important in the daily live in Brazil. It is very often used as a document of identification. You will need a **CPF** to open a bank account, buy a TV, Video or DVD set, a car, etc.

Once a **CPF** has been issued to you, you have to do a tax declaration every year (except the year you've received the **CPF**). There are two options of declaration:

- **DECLARAÇÃO DE IMPOSTO DE RENDA** (If you earn R\$ 13,968 per year or more)
- **DECLARAÇÃO DE INSENTO DE IMPOSTOS** (If you don't have income in Brazil or it's less than R\$ 13,968 per year)

Both declarations can be made via Internet on the homepage of the **RECEITA FEDERAL** ([www.receita.fazenda.gov.br](http://www.receita.fazenda.gov.br)). The **DECLARAÇÃO DE IMPOSTO DE RENDA** is usually done in March and April and the **DECLARAÇÃO DE INSENTO DE IMPOSTOS** in October and November.

If you don't do any of these two declarations for two years the **CPF** will be cancelled. In fact the **CPF** will turn "inactive", to re-activate the **CPF** you have to go to the nearest office of the **RECEITA FEDERAL** and justify why you din not do the declaration. After paying a fee the **CPF** will be re-activated.

You can find more information and detail about the **CPF** and other tax and duty related issues on this site: <http://www.receita.fazenda.gov.br>

## DRIVER'S LICENSE

### CNH - CARTEIRA NACIONAL DE HABILITAÇÃO



Foreign driver's licenses can be used for up to six months in Brazil in combination with an official translation into Portuguese stamped by the traffic authority **DETRAN** of the state where you are living. In case you use an Intl. driver's license it's good to get an official translation into Portuguese of it and a stamp from the **DETRAN** too, because usually the Intl. driver's license is not in Portuguese.

If you stay more than six months in Brazil you have to apply for a temporary driver's license for foreigners, valid for one year. In case you are still waiting for your **CIE**, temporary driver's license can be extended for another year. You have to apply for the driver's license at the office of the local state's traffic authority **DETRAN**.

For the temporary driver's license for foreigners you need the following documents:

- Passport (original + Xerox of the page with the personal data's)
- Your national driver's license (original + Xerox)
- Official translation of your national driver license (original + Xerox)
- Result of the medical exam (from a doctor indicated by the DETRAN)
- Prove of residence in Brazil (original + Xerox) phone or light bill
- CPF (original + Xerox) if you have already one

You will receive a payment form to pay the administration fee (aprox. R\$ 13) in a bank indicated by the **DETRAN**. After you have paid the fee you can hand in the documents. If everything is correct they will issue immediately the temporary driver license.

The regulations about temporary driver's license may be different in each state (e.g. in the state of Rio de Janeiro and some other, they do not issue temporary licenses).

Once you have the **CIE** you can apply for a Brazilian driver's license. You will need to present the same documents as mentioned above and the fee will be aprox. R\$ 53. It is very important that you keep the result of the medical exam in a save place, because the exam is valid for five years. The Brazilian driver's license will be valid according to the medical exam, (e.g. if you made the medical exam in 2000 for a temporary driver's license and it will be valid until 2005. According to this a Brazilian driver's license issued in 2001 will be also valid until 2005.)

When the driver's license expires you have to make a new medical exam to apply for a new license valid for another five years. The fee for the medical exam is aprox. R\$ 60. The new driver's license will be issued within two weeks.

You can find the homepage of the **DETRAN** responsible for your state of residence on the this site:

[www.denatran.gov.br/links.htm](http://www.denatran.gov.br/links.htm)

## BANK ACCOUNT

### CONTA BANCÁRIA

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To open a bank account as a foreigner in Brazil is not very easy. You need at least a CPF and a long-term visa like a work-visa or a permanent-visa with CIE. For tourists it is impossible to open a bank account in Brazil.

There are two different types of bank accounts for natural persons (pessoas físicas):

- **Conta corrente** (usually for people with frequent income)
- **Conta de poupança** (Savings account)

The main differences are that for the **conta corrente** you will need a regular income and many banks ask for minimum income that will be deposited on the account each month, usually between R\$ 500 and 700. With a **conta corrente** you will receive checks and a debit-card to withdraw cash on the banks ATM's or the **Banco24horas** ATM's and you can apply for a credit card as well. If you just open a savings account, you will receive only a normal bankcard to deposit and withdraw cash on the banks ATM's. No checks, no debit-card and no credit card.

ATM's are very popular in Brazil. You will find them in every shopping center, in boxes on streets in commercial areas of larger cities, in Universities and many public buildings. ATM's are used to withdraw and deposit money, pay bills like phone, water, light, cellular-phone, credit card or any other bill that has a bar code on it. Via the ATM's bar-code reader you can also pay the so called Boletos bancários which is a kind of payment form often used on the Internet doing e-commerce to pay in a save way services or products you bought on the Internet. Of course you can check the status of your account on the ATM as well as transferring money from your account to any other account within the same bank. Or you can recharge your cell phone with new credits. In the agencies of many banks there are also ATM's available to print your checks.

The bank-fees and charges for the service of the bank are different in each bank. Usually you pay a monthly fee that includes a certain number of checks and account-statements. If you print more checks or account-statements during a month you have to pay extra for this service.

Beside the service via ATM's most banks nowadays offer Internet-banking for the clients, even for clients with a simple savings account. Usually you have to go to the agencies where you opened the account to apply for the Internet-banking service. Using Internet-banking you can do all the operations like a ATM offers, besides money-transfers to accounts in other banks (e.g. **Banco do Brasil** to **Itaú**, etc.)

My personal experience about opening a bank account is, that you need a lot of patience because it usually depends on the mode of the bank-manager if he will open the account for you, because the banks are interested to have clients with a regular income of a certain minimum and many banks only open accounts for foreigners if they have a permanent-visa or a job in Brazil. This way it's necessary to go to many banks until you find a bank or better a bank-manager who's up to open an account for you. If you are married with a Brazilian citizen, you can try to open an account together with your Brazilian spouse, could be easier then trying to get an account just for you.

Like many things in Brazil you depend on the manager or the official you are dealing with. If he/she likes you, if he's in a good mode, if he/she had a good or a bad weekend besides how the last match of his/her football team was. It might sound wired but that's the way things work in Brazil, if you can manage to get into a nice and friendly conversation with the manager or official it will make things much easier and it also will make things possible that weren't possible in a different bank or with a different official. The best is if you can find a common subject (soccer, sports, cars, children, etc.) to talk with the manager/official before starting the subject you are "really" interested.

## HEALTH INSURANCE

### PLANO DE SAÚDE

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The public health system (SUS –Sistema Único de Saúde) in Brazil has a lot of problems like crowded public hospitals and medical service units (Postos de Saúde), long waiting lines to be attended for exams and consultations even in cases of emergency.

Therefore I would suggest to get a private health insurance which covers all medical and dental cases and emergencies partial or completely. Not covered by private insurances are drugs and remedies, which have to be

fully paid by the client. Depending on your preferences you can choose from a variety of services which will be covered by the insurance or not.

Many insurance companies, banks and collectives offer many different types of insurances. Also some hospitals offer insurances, in this case usually all exams and consultations have to be done in that specific hospital. While other insurances offer the opportunity to choose the doctor, laboratory or hospital from a list of accredited professionals and institutions.

You can include or exclude treatments like dentist, specialists for skin or eye deceases as well as hospital services, which will influence the monthly payment for the insurance.

Before closing a contract with one of the providers of health insurances, you should contact the local consumer defense organization (**PROCON**) to get more information about the reputation and the quality of the company and the health insurance.

On this site you will find the nearest PROCON or similar organization of your place of residence in Brazil: [www.portaldoconsumidor.gov.br/procon.asp](http://www.portaldoconsumidor.gov.br/procon.asp)

## HOW TO MARRY IN BRAZIL

### CASAMENTO NO BRASIL



The main source of information about how to get married in Brazil is always the local civil registry office (*Cartório do registro civil*) that is responsible for the place of residence of the Brazilian bride/bridegroom. Only there you will get the correct information about which documents are needed and the execution of the wedding. Because each *Cartório* is handling a wedding between a Brazilian citizen and a foreigner different and information's from other couples who married already in Brazil may cause some confusion and headache if it's not working the same way like it did before.

To obtain a general overview about what is necessary if you want to marry in Brazil check this site in Portuguese and English: [www.casamentocivil.com.br](http://www.casamentocivil.com.br)

A screenshot of the website casamentocivil.com.br. The header features the site name in a blue banner with contact information: 'elza@casamentocivil.com.br' and 'Call: 55-11-5507.4108'. A navigation menu on the left lists topics like 'Documents Needed', 'Witnesses / Best Man / Maid', and 'Where / How to Get Married'. On the right, there is a section titled 'If you do not have time to spare ...' with a photo of a family and a 'CLICK HERE' button. A 'Menu' button is visible in the bottom right corner of the page.



**But don't forget that the *Cartório* where you are going to marry might ask for additional or different documents for you to present!**

About religious ceremonies can be made **ONLY** after a civil wedding. By law the priest or minister has to check the existence of a civil marriage before doing the religious ceremony. But this is like very often in Brazil a question of negotiation – “jeitinho brasileiro”.

After the wedding it's very important to remember to notarize the Brazilian wedding certificate at the local Consulate or Embassy of the US (or your home country). Otherwise the certificate won't be recognized by the authorities in your home country.

## BUYING REAL ESTATE

### COMPRANDO IMÓVEIS

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When it comes to buying real estates in Brazil it is very important to observe the following points before signing any kind of contract:

1. Check the real estate register (Cartório de Registro de Imóveis) of the city to verify if the seller of the object is also the owner or when buying via an agency to find out how's the real owner of the object and to see if there are any restrictions registered on the real estate such as bank loans, mortgages or other debts.
2. Check with the local municipality (Prefeitura) if the annual tax for real estate has been paid. If not, you will be responsible for these debts in case you buy the object.
3. Check if the owner has all necessary documentation for the object such as ESCRITURA, which is a kind of owner's certificate of the real estate issued and legalized by a notary public (Cartório de Notas). In case you want to buy a house or apartment there should be a document called HABITE-SE, issued by the municipality confirming the legality of the construction including labour and city legislation. This document is important in case you want to finance the real estate through a bank.
4. In case the owner of the real estate that you wish to buy is a company (Pessoa jurídica) it's also good to check at the local court (Forum) if there are any lawsuits in progress against the company. If so the owners are not allowed to sell real estate until the end of the lawsuit, because property of the owners can be used for compensation in case the company loses the lawsuit.

Once you have checked everything and signed the contract of purchase, you and the seller have to go to a notary public (Cartório de Notas) to file the documents for the ESCRITURA. You'll need the the following documents:

- Passport or CIE (Carteira de Identidade para Estrangeiros)
- CPF
- Wedding Certificate (in case you are married and you want the registration of the real estate in your and your wife's name)
- Contract of purchase (Contrato de Compra e Venda de Imóvel)

The notary public also will ask the price of the real estate to include to the files. Then the notary public will send the documents to municipality to value the real estate. The value determined by the municipality would be the one used for the ESCRITURA and for the registration. That means that not the price you pay will appear in those documents, it's the value of the real estate determined by the municipality. This value is also used to define the fees for registration and ESCRITURA. These fees may vary from city to city and state to state. That is one of the reasons why in former times the ESCRITURA was issued with a lower value than the actual price that was arranged between seller and buyer. To save taxes. Nowadays this seems to change but probably still depends on the local policy on this matter. Meaning that in big metropolitan areas it's changing now, but in small towns and far away from big cities the Cartórios de Nota and the Cartórios de Registro de Imóveis are still working like 100 years ago.

When the notary public receives the documents and the valuation back (5-7 days), they will inform the buyer about the value determined and about the fees to pay. The buyer now has to pay the fees of the notary public to issue the ESCRITURA and if possible also for the

updating of the register. After the fees are paid the notary public will issue a provisional ESCRITURA, which has to be signed by seller and buyer this takes about 5 days. Once the provisional ESCRITURA is signed, the real estate is legally transferred to the buyer. Now it will take another two weeks for the notary public to issue the ESCRITURA and to provide the updating of the register.

The form of payment depends on the negotiation between seller and buyer and has to be included into the contract of purchase. I recommend to pay the last installment after the seller has signed the provisional ESCRITURA or when he delivers the keys. This way you are sure that the seller does not cancel the process at the notary public and disappears with your money.

Ways to pay or finance the real estate. Let me give you a brief overview of the ways people finance real estate in Brazil. First there is cash, in one or more installments by check or bank transfer. Then there is the possibility to finance it through a bank, most common is the CAIXA ECONOMICA FEDERAL (CEF), owned by the Federal Government. Because of the lowest interest rates besides various opportunities of financing. But be aware that especially the CEF will require a document called HABIT-SE in order to finance a real estate. Especially older buildings or buildings constructed by the owners with their own work force usually don't have a HABIT-SE. Because this document is only issued if the construction has been done according to laws and regulations, incl. construction permit and contracting the involved workers according to the labor legislation.

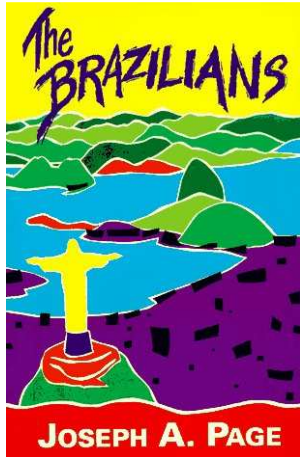
Also avoid offers where the owner of the real estate is trying to "transfer" his financing contract together with the real estate (TRANSFERÊNCIA DE FINANCIAMENTO). This happens if the owner bought the real estate (usually an apartment or house) with a mortgage from a bank but didn't finished paying the mortgage when interested (or in need) in selling the real estate. This way the buyer will have to accept the contract was made between the owner and the bank besides having to pay even more than the owner had to pay, because of re-calculation and fees that would be included into this transfer. Besides, this way the buyer will have to pay the owner first and the he will depend on the owner's good will to appear at the Cartório to transfer the register of the real estate. This can cause serious problems if the owner disappears.

To obtain more information about real estate agencies you can contact the local office of the consumer protection centers (PROCON) which are available in all major cities you will find addresses on the internet [www.portaldoconsumidor.gov.br/procon.asp](http://www.portaldoconsumidor.gov.br/procon.asp) .

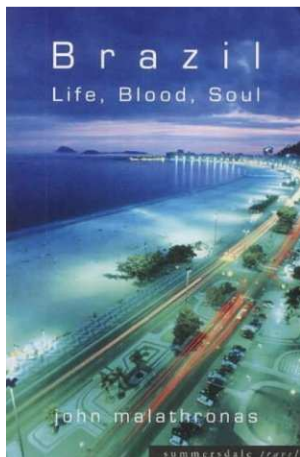
Addresses of all Cartórios in Brazil are available on the website of the Dept. of Justice (Ministério de Justiça) : <http://www3.mj.gov.br/CartorioInter/jsps/Mapa.htm>

Listed by state and purpose (e.g. Cartório de Registro de Imóveis, Cartório de Notas, etc...)

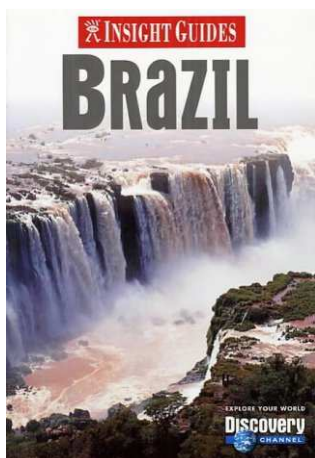
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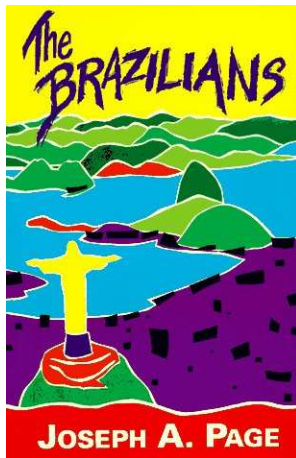


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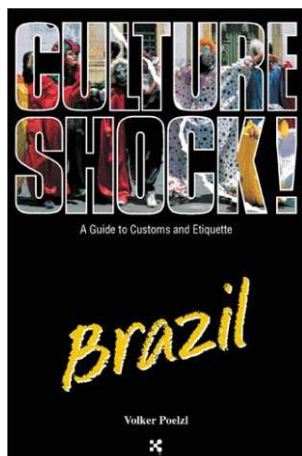
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