

Foreign National

Home loans for non-U.S. citizens anywhere in the 50 United States.



Income Verification

DSCR:

- Qualify using subject property income ONLY
- Minimum 1.10x DSCR
- No statement or verification of income or employment required!
- Not a bank statement program.

Asset Verification

- 1 Month bank statement (covering at least 30 days)
- 100% Gifts allowed for down payment closing costs
- Cash-out proceeds may be used towards reserves
- All funds to close must be wired in a U.S. bank prior to closing. Seasoning of funds is not required.

Other Program Highlights

- True Foreign Nationals only. Borrower cannot live or work in the US
- Borrowers must have valid passport and Visa (if applicable). ITINs accepted.
- U.S. based Corporations and LLCs accepted.
- Purchase & Rate/Term Refinance up to 75% LTV
- Cash-out refinance up to 60% LTV, \$500,000 cash-out funds
- 1-4 Units, condos, PUDs
- Loan amounts up to \$2,000,000
- 5/6 ARM, 7/6 ARM, 15 or 30 year fixed options available Properties located in the following States are Ineligible: AK, DC, KS, MI, MN, NM, RI, PA, NJ*, IL*
- No credit or reference letters required
- Various loan terms available
- Interest only option available

* NJ and 1-unit IL properties eligible if loan closed & vested in LLC

** 2-4 unit properties located in IL & NY are ineligible

Eligibility requirements, exclusions & other terms & conditions apply.

