



# 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<sup>1</sup>**
- **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<sup>2</sup>
- **All funds** to close must be wired in a U.S. bank prior to closing. Seasoning of funds is not required.

Eligibility requirements, exclusions & other terms & conditions apply.

## 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<sup>3</sup>**
- 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,<sup>4</sup> 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 on all loan terms except 15 years fixed

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

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

<sup>1</sup> Debt Service Coverage Ratio

<sup>4</sup> Adjustable-Rate Mortgage

All lending products are subject to credit & property approval. Rates, program terms & conditions are subject to change without notice. Not all products are available in all states or for all amounts. This does not represent an offer to enter into a loan agreement. Other requirements, restrictions & limitations apply. Information is accurate and effective as of October 31, 2025 & is subject to change without notice.

<sup>2</sup> Cash-out proceeds may be used and applied towards reserves for loans with LTV of 70% or less and FICO of 720 or greater. <sup>3</sup> Loan-To-Value

