



AMERICA
MORTGAGES

www.americamortgages.com



AM Premier+ Loan Program



Dear Valued Partners,

America Mortgages was created to address the problem of securing a U.S. mortgage while living overseas as an expat or non-U.S. citizen.

The existing bank options are very limited and incredibly difficult to qualify for since they were created to accommodate U.S. citizens living onshore.

We have fixed this!

We have now curated over 150 wholesale lending relationships, bringing more options directly to you!

With over 30 loan officers in 12 different countries, we speak your language in your time zone and more importantly, understand the complexities of our international clientele.

Why use America Mortgages?

- We are the world's ONLY U.S. mortgage specialist outside the U.S.
- We ONLY serve non-residents, both U.S. Expats and Non-U.S. citizens
- Our job is to find the right loan program that suits your client's specific needs
- We approve over 97% of loans submitted

Our team works with care and transparency and have created a process that makes your mortgage journey as stress-free as possible.

Included, you will find a list of our popular loan programs.

Thank you for the opportunity and we look forward to working with you.

A stylized, handwritten signature in white ink, appearing to read "R. Chadwick".

Robert Chadwick, CEO





AM Premier+

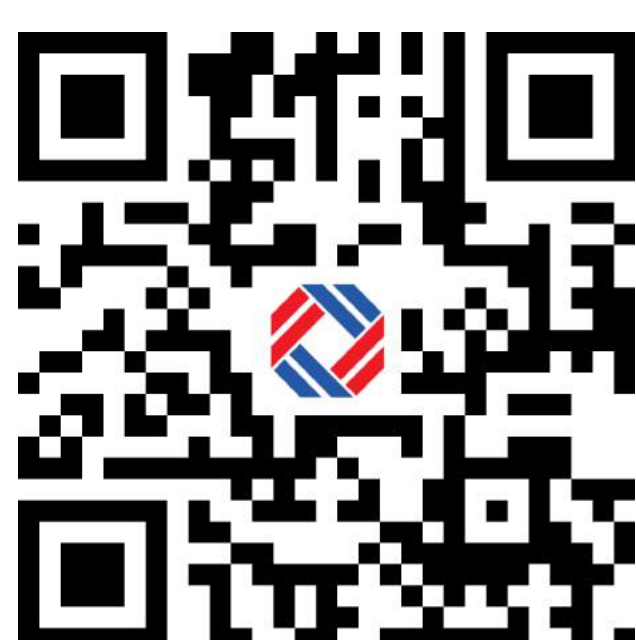
Who is this for?

- ✓ U.S. Citizens or Foreign Nationals
- ✓ Purchase, Refinance, or Cash Out
- ✓ Based on property cash flow only
- ✓ Short-term rental income allowed

Key Features

- ✓ No U.S. credit required
- ✓ No U.S. residency required
- ✓ 30-45 day closing time
- ✓ No personal income required

Loan Amount	U.S. Citizen: \$100,000 - \$3,000,000 Foreign National: \$150,000 - \$1,000,000
Minimum Credit Score	U.S. Citizen: 680 Foreign National: Foreign Credit Allowed
Loan to Value	U.S. Citizen: 80% Purchases 75% Cash out Foreign National: 75% Purchases 65% Cash out
Loan Term	30 years Fixed & Adjustable rates available
Interest-only option	YES
Qualifying requirements	Based ONLY on property's cash flow U.S.-entity required
Use of Property	Investment only
Cost and Fees	- Origination 2% (success fee) - Appraisal: property dependent - Settlement costs: depends on state - Lender fee: Depends on Lender and state
Lenders	U.S. wholesale lenders (non deposit taking banks)
All AM Programs	AM FN Investors+ AM Expat Select+ AM Expat Investor+ AM Commercial+ AM Portfolio+ AM Bridge Loan+ AM Student+



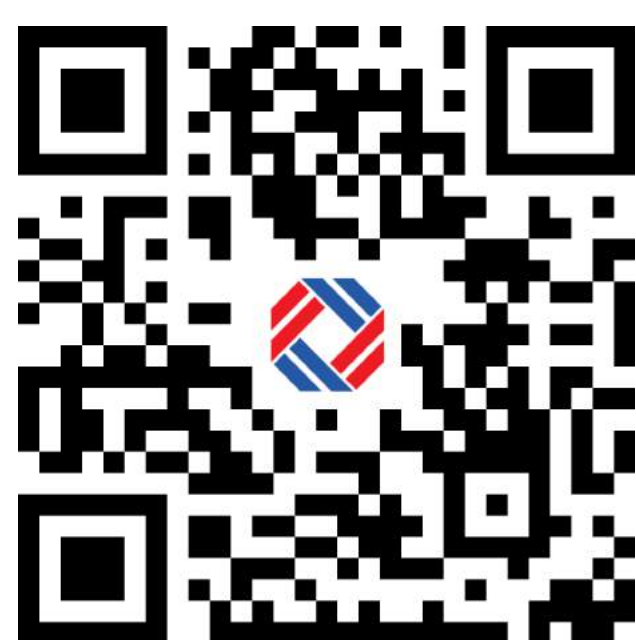
Corporate
Profile and Case
Studies Deck



Deep Dive: The
Best U.S. Cities
to Invest In



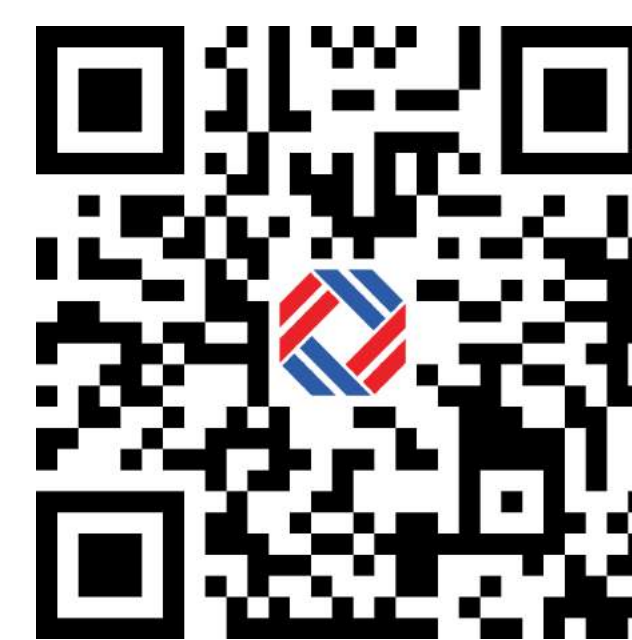
Foreign National
Loan Programs



Expat Loan
Programs



High Net Worth
Loan Programs



Schedule a Call
with us



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