



www.americamortgages.com



AM Student+ 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 Student+

Who is this for?

- ✓ Parents Purchasing a Property for Their Children to Live in While Attending School
- ✓ Purchase, Refinance or Equity release
- ✓ Borrowers seeking flexible and bespoke loan options

Key Features:

- ✓ Qualify using U.S. and/or foreign income
- ✓ No U.S. credit required
- ✓ High 75% loan to value
- ✓ Can sign closing documents outside the U.S.
- ✓ 30-45 day closing times

Loan Amount	\$150,000 (min) \$3,000,000 (max) <i>For >\$3M loan amount; See: "AM High Net Worth+"</i>
Loan to Value	Max 75% (Purchases) Max 70% (Refinance / Equity Release)
Loan Term	30 year fixed
Interest-only option	10-year I/O, then converts to a 30-year P/I fixed.
Qualifying requirements	Qualify using U.S. and/or foreign income
Debt Service Coverage	1:1 ratio
Availability	All 50 states
Use of Property	Student housing / Personal use
Employment Type	Any
Cost and Fees	- Origination 2% (success fee) - Appraisal: \$550-750 (on average) - Settlement costs: depends on state - Lender fee: \$1,600 (approx.)
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+



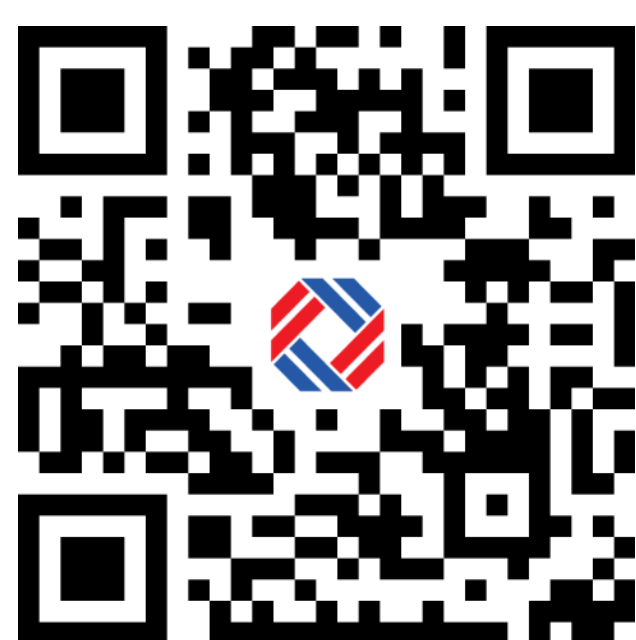
Corporate
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Deep Dive: The
Best U.S. Cities
to Invest In



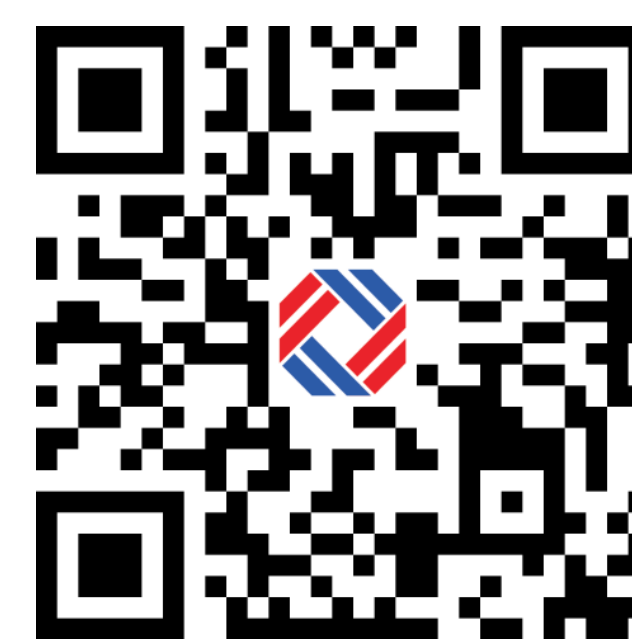
Foreign National
Loan Programs



Expat Loan
Programs



High Net Worth
Loan Programs



Schedule a Call
with us



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