AMERICA MORTGAGES

www.americamortgages.com



AM High Net Worth+ Loan Program

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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.

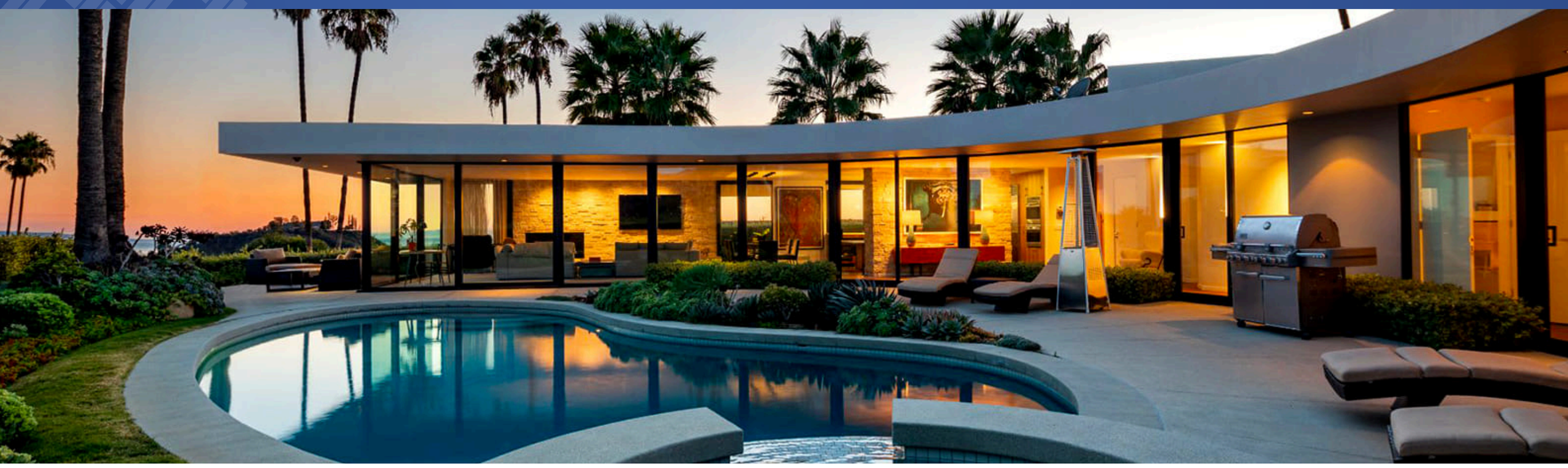
Included, you will find a list of our popular loan programs.

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

Robert Chadwick, CEO



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AM High Net Worth+

Who is this for?

- ✓ International High Net Worth clients
- ✓ U.S. Citizens or Foreign Nationals
- ✓ Purchase, Refinance or Equity release
- ✓ Complex income structures
- ✓ Clients with a robust liquid investment portfolio

Key Features:

- ✓ No U.S. credit required
- ✓ No Personal Income required
- ✓ Up to 60% Loan to Value
- ✓ Loan closing available outside of U.S.
- ✓ 30-45 day closing time

Loan Amount	$3,000,000 (min) $100,000,000 (max)
Loan to Value	Max 60% (Purchases) Max 60% (Refinance / Equity Release)
Loan Term	5,10, 30 years FIXED
Interest-only option	10-year I/O, then converts to a 30-year P/I fixed.
Qualifying requirements	Qualify with liquid investment portfolio *(NO ENCUMBERANCE)*
Debt to Income Ratio	Contact us for details
Availability	All 50 states
Use of Property	Investment or Second home
Employment Type	Salaried or Self-employed
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+

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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