



AMERICA
MORTGAGES

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America Mortgages Foreign National Loan Handbook



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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.

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

Robert Chadwick, CEO





AM Foreign National Investor+

Who is this for?

- Non-US citizens seeking a mortgage
- Purchase, Refinance or Equity release
- Borrowers who CAN QUALIFY on income
- Salaried and Self-employed
- Borrowers seeking flexible and bespoke loan options

Key Features

- High 75% loan to value
- Conditional approval in 72 hours
- Sign closing documents outside the US
- 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	Foreign tax returns OR income letter from local accountant or employer
Debt Service Coverage	43% gross income or below
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+



AM FN Cash Flow+

Who is this for?

- ✓ Non-U.S. citizens seeking a mortgage
- ✓ Purchase, Refinance or Equity release
- ✓ Borrowers who CAN QUALIFY on income
- ✓ Salaried and Self-employed
- ✓ Borrowers seeking flexible and bespoke loan options

Key Features

- ✓ Qualify using ONLY rental income of property
- ✓ No U.S. credit required
- ✓ High 75% loan to value
- ✓ Conditional approval in 72 hours
- ✓ Can sign closing documents at U.S. embassy
- ✓ 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	NO personal income tax returns required Use ONLY rental income from property to qualify
Debt Service Coverage	1:1 ratio
Availability	All 50 states
Use of Property	Investment or Second home
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+



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+



AM Commercial+

Who is this for?

- ✓ Clients seeking a commercial loan
- ✓ Multi-family properties with 5 or more units
- ✓ U.S. Citizens or Foreign Nationals
- ✓ Purchase, Refinance or Equity release
- ✓ Sophisticated property investors

Key Features:

- ✓ No U.S. credit required
- ✓ No Personal Income required
- ✓ Non-recourse available
- ✓ Loan closing available outside of U.S.
- ✓ 30-45 day closing time

Loan Amount	\$1,000,000 (min) \$100,000,000 (max)
Loan to Value	Max 75% (Purchases) Max 70% (Refinance / Equity Release)
Loan Term	5-30 years FIXED
Interest-only option	YES
Qualifying requirements	Based ONLY on cash flow of the property U.S.-entity required
Debt to Income Ratio	Positive Debt Service Coverage Ratio (DSCR) needed
Availability	All 50 states
Use of Property	Investment or Owner occupied
Employment Type	Any
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, Agency Lenders, Regional Banks
All AM Programs	AM FN Investors+ AM Expat Select+ AM Expat Investor+ AM Commercial+ AM Portfolio+ AM Bridge Loan+ AM Student+



AM Portfolio+

Who is this for?

- ✓ Clients with 4 or more properties
- ✓ Clients with residential portfolios
- ✓ U.S. Citizens or Foreign Nationals
- ✓ Purchase, Refinance or Equity release
- ✓ CROSS-COLLATERALIZED over multiple properties

Key Features:

- ✓ No U.S. credit required
- ✓ No Personal Income required
- ✓ Non-recourse available
- ✓ Single loan across multiple properties
- ✓ 45-60 day closing time

Loan Amount	\$250,000 (min) \$100,000,000 (max)
Loan to Value	Max 75% Purchases (Foreign National) 80% (U.S. Citizen) Max 65% Cash out (Foreign National) 75% (U.S. Citizen)
Loan Term	5-30 years FIXED
Interest-only option	YES
Qualifying requirements	Based ONLY on cash flow of the property U.S.-entity required
Debt to Income Ratio	Positive Debt Service Coverage Ratio (DSCR) needed
Availability	All 50 states
Use of Property	Investment only
Employment Type	Any
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+



AM High Net Worth+

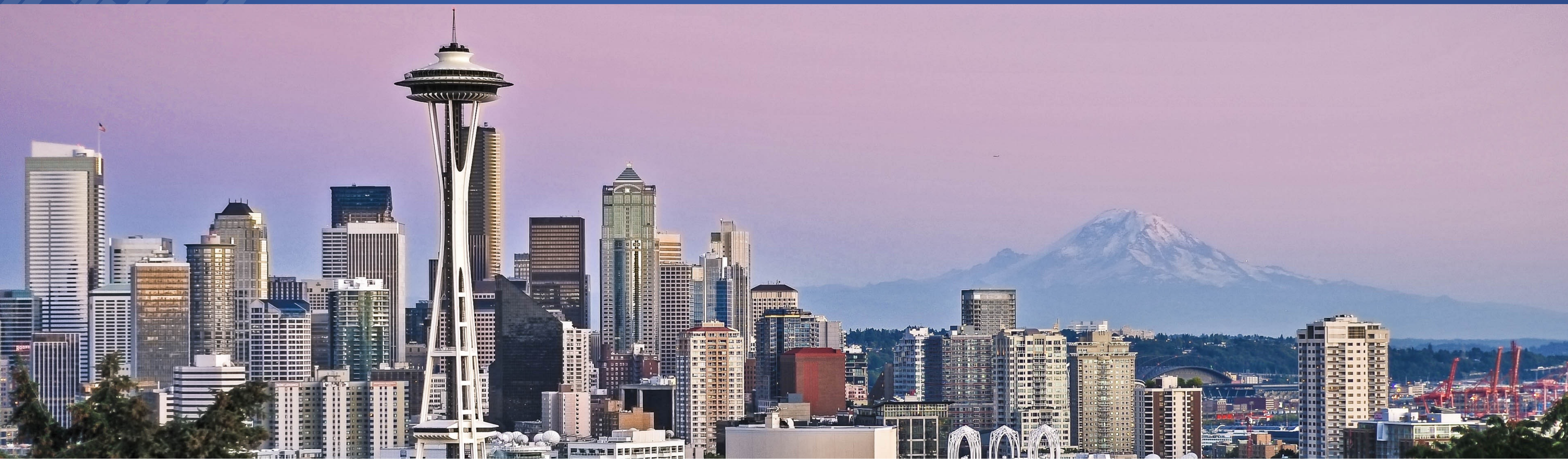
Who is this for?

- ✓ 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 <i>(NO ENCUMBERANCE)</i>
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+



AM Bridging+

Who is this for?

- ✓ Clients requiring a QUICK closing
- ✓ U.S. Citizens of Foreign Nationals
- ✓ Purchase or Equity release
- ✓ Where speed and high LTV are the primary factors
- ✓ Liquidity solution when bank financing is not available

Key Features:

- ✓ No U.S. credit required
- ✓ No Personal Income required
- ✓ Up to 75% Loan to Value
- ✓ Conditional approval in 24 hours
- ✓ 10-14 day closing time

Loan Amount	\$1,000,000 (min) \$100,000,000 (max)
Loan to Value	Max 75% (Purchases) Max 70% (Refinance / Equity Release)
Loan Term	12-36 months
Interest-only option	YES
Qualifying requirements	Based ONLY on appraised value of property NO personal income or asset proof required
Debt to Income Ratio	Not applicable
Availability	All 50 states
Use of Property	Investment only
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+



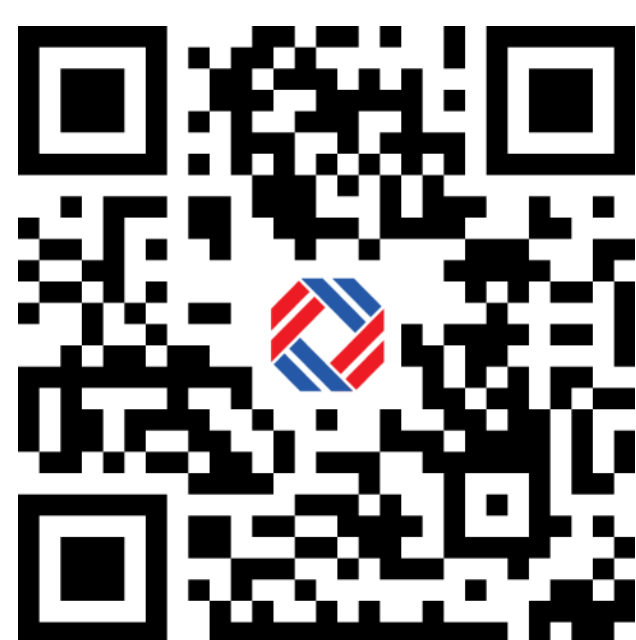
Corporate
Profile and Case
Studies Deck



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



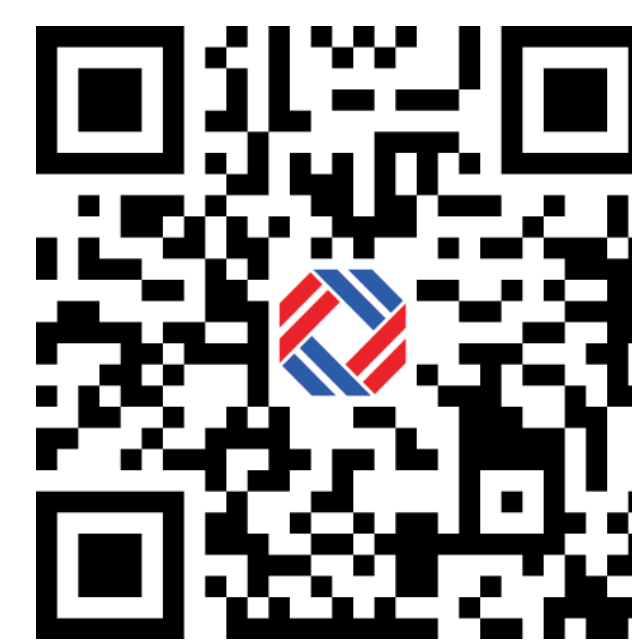
Foreign National
Loan Programs



Expat Loan
Programs



High Net Worth
Loan Programs



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