



**AMERICA
MORTGAGES**

U.S. Real Estate Financing

CORPORATE PROFILE



About Us

America Mortgages Inc. was created to address the need for comprehensive U.S. residential mortgages for U.S. citizens and Foreign Nationals living overseas.

We offer over 150 U.S. bank and wholesale loan products directly to our international clients. In addition, we offer financing options for: commercial, portfolio, bridging and high-value real estate financing through speciality lenders in the U.S. and overseas.

America Mortgages is wholly owned by Global Mortgage Group Pte. Ltd. (GMG), an International Mortgage Specialist based in Singapore with offices in Hong Kong, Shanghai, Beijing, Manila and Seoul.



Our Services

01 | U.S. Mortgages for Overseas Expats

Mortgage solutions for U.S. Citizens living abroad

02 | U.S. Mortgages for Foreign Nationals

Mortgage solutions for Foreign Nationals living overseas

03 | Purchase & Refinance Programs

Solutions for Foreign Nationals and U.S. Expats intending to Purchase or Refinance U.S. property

04 | U.S. Specialty Lending

Land acquisition, Commercial, Development, Portfolio and Bridge lending



01 | The World's Leading U.S. Mortgage Specialist

America Mortgages offers 150 U.S. bank programs direct to U.S. Expats and Foreign Nationals living overseas.

We pioneered offering U.S. mortgages to international borrowers 5 years ago and are now the global leader. We approve 97% of our Foreign National and U.S. Expat clients' loans.

For our Foreign National loan programs, borrowers living overseas do not need to have U.S. credit to apply for a U.S. mortgage. With our bank program offerings, our clients can provide an international credit report from their home country or country of residence.

The process takes around 45 days, and closing documents can be signed at a U.S. Embassy, RON (remote-notary) or power of attorney in the U.S. to sign on their behalf.



"We only work with U.S. Expats and Foreign Nationals, so we know exactly what is required to ensure that your mortgage journey is stress-free."

Robert Chadwick, CEO

01 | U.S. Mortgages for Overseas Expats

America Mortgages offers conforming loans to U.S. Expats living and working overseas. These loans are identical to walking into your local U.S. bank but very specific to earning your income abroad.

Getting a conventional mortgage can be frustrating, problematic, and time-consuming when you don't fit the standard "box".

Where you earn your income shouldn't be a negative factor when applying for a home mortgage, but it often is. American Mortgages understands these issues and has proven, results-driven solutions for Expats.

For example, America Mortgages does not require the borrower to have a W2 from their employer. Rates have never been lower, so it's a perfect time to lock into a long-term rate.



"We are the world's only U.S. Mortgage Specialist with offices overseas. Many of us were expats ourselves so know exactly how to best serve you."

Robert Chadwick, CEO

02 | U.S. Mortgages for Foreign Nationals

America Mortgages is the leading U.S. mortgage specialist for Foreign National globally.

We have the knowledge and experience to provide mortgage solutions for Foreign National real estate investors to purchase, refinance or release equity. Equity release (or cash-out) mortgages have been very popular and are typically used for investments or to buy more real estate.

With our Foreign National loan programs, borrowers living overseas do not need to have U.S. credit to apply for a U.S. mortgage. We accept an international credit report from your home country or country of residence.

We also understand some investors do not have established credit in their home country or that country doesn't have a standard credit reporting agency. That is okay, as there are alternatives which can be supplied such as a bank reference letter, local accountant letter etc. 97% of our Foreign National loans are approved, so we know how to find solutions for our clients.



"Our Foreign National team only works with clients like you. We approve almost 100% of our loans so are confident to find the best program for you."

James Morales,
VP of Residential Lending

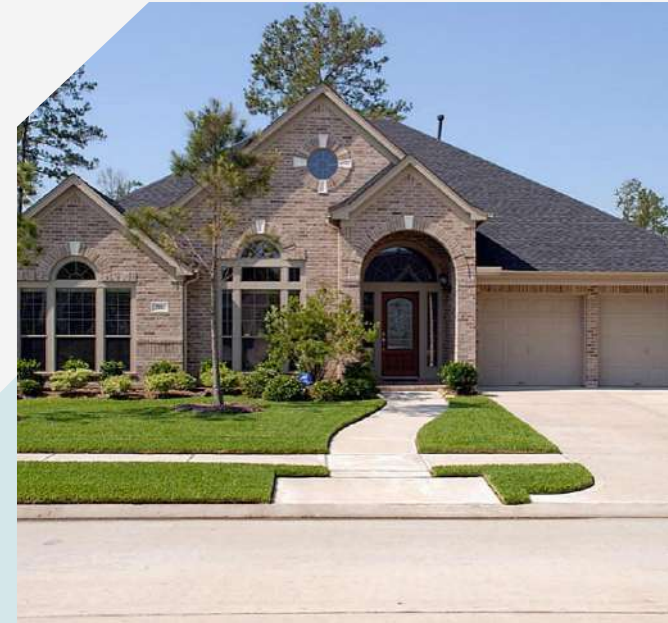
03 | Purchase & Refinance Programs

Purchase

If you are thinking of purchasing a home in the U.S., we can help! We only work with U.S. Expats and Foreign Nationals so we know exactly what is required to ensure that your mortgage journey is stress-free.

Refinance

We have created a process that is easy to refinance your home or release equity while living overseas. Investors are able to take cash out, shorten their loan term or reduce their interest rate to improve rental yields.



"Getting a mortgage to purchase a U.S. home while living overseas has never been easier."

James Morales,
VP of Residential Lending

04 | Other Loans

- Commercial
- Portfolio
- Bridge



04 | Other Loans – Commercial

Being overseas, finding suitable financing options for U.S. commercial real estate can be very difficult. America Mortgages has the dedicated U.S. Commercial Lending Team based globally with an extensive network of U.S. and International lending relationships: major banks, regional banks, pension funds, and real estate lenders.

Our team understands the needs of a Foreign borrower with international income, and no U.S. credit. We can help finance any of the major asset classes including commercial, hospitality, industrial, multi-family, special-use and land.

Key Loan Highlights

- Minimum loan amount is \$1M and a maximum of \$100M
- No U.S. credit score required
- Available in all 50 states
- Interest-Servicing Only (Interest-Only) payments are also available
- Each loan structured specifically to your requirements

Indicative only. Rates and terms are subject to change.



" My team works solely with U.S. commercial real estate investors overseas. These include family offices, private banks, investment funds and high net worth individuals, to name a few."

Nick Worthing
Head of Specialty and Commercial Lending

04 | Other Loans – Portfolio

Investors living overseas who want to purchase multiple investment properties (five or more) in various states will often require multiple lenders, various rates and terms for each. The lack of financing options makes it difficult to make prudent investment decisions.

America Mortgages offer unique Portfolio Loans that allow you to access long-term financing for your portfolio of rental properties at a fixed rate, either with “Principal + Interest” or “Interest-only payments”, to meet the needs of different rental property investors.

You can use our Portfolio Loans to unlock your existing equity or purchase new rental properties. Our loan products are flexible, and combines your mortgages into one loan, simplifying your mortgage payment.

The terms also become increasingly more favourable, and the rates get lower as the portfolios increase in the number of properties and/or in overall value.

For more information, please reach out to Nick Worthing, Head of Specialty and Commercial Lending at nick.worthing@americamortgages.com.



“Our clients that own between 5-500 units can now get one loan across all properties.”

Nick Worthing
Head of Specialty and Commercial Lending

04 | Other Loans – Bridge

A “Bridging” loan is a short-term loan that is typically based on the asset value and not the borrower’s repayment ability. The Bridge Loan’s most attractive aspect is speed – normally closed and funded in 2 weeks; perfect for clients with a short window to meet an investment opportunity they would normally miss with a traditional bank loan or requiring to solve an immediate liquidity issue.

Some popular uses of “Bridging” Loans:

1. Filling the contingency sale of an old property before purchasing a new property. You can use your old house as collateral for the bridge loan and pay a down payment for the new house with the loan proceeds. In most cases, the lender will offer a bridge loan worth approximately 80% of both houses’ combined value.
2. To purchase based on asset value of the new build so the borrower can meet the final payment before delivery. For the initial purchase until entitlement or for refinancing after a cash purchase until entitlement.
3. To purchase greenfield land to begin commercial development. Once certain stages of development have been completed, it’s easier to obtain traditional bank financing.
4. Cash-out Bridge Loan for short term personal or business use.



“Bridge loans are used as a fast and easy way to purchase property or pull cash out for personal use. Personal or corporate financials are not required.”

Donald Klip,
Managing Director

04 | Other Loans – Bridge

Key Loan Highlights

All Bridge Loans are bespoke and structured to the exact needs of each borrower, but the most popular terms are normally as follows:

- 1-3 years Loan Term
- Interest Servicing Only (Interest-Only)
- Interest Roll-up (Interest payments are taken out of loan proceeds)
- No U.S. credit required
- Minimum loan amount is \$1M for a Residential Bridge Loan and \$3M for a Commercial Bridge Loan

Indicative only. Rates and terms are subject to change.



Customer Testimonial

"I was looking for a mortgage to purchase a U.S. property from Toronto. I contacted several U.S. Banks who asked for heavy deposits and U.S. Credits. America Mortgage was the only mortgage specialist that agreed to help me out without any credits, U.S. income and made the process fast and easy. I highly recommend them for overseas mortgage."

Joseph Swartzman
Toronto, Canada

"I was looking to close quickly or "same-as-cash" and used America Mortgages bridge loan program to obtain 70% LTV and close on a property in California within a week from contacting Robert. Robert and his team were extremely responsive and accurate with all their information. Well done."

Walter Lau
Singapore

"We wanted to purchase a home in L.A. and didn't want to encumber more assets with our private bank but also wanted to get a high LTV loan. We met Nick at America Mortgages, who presented several loan options specific to our needs – at 70% LTV and rates close to what a U.S. citizen would get."

Barney M
Sydney, Australia

Group Awards

- BUILD Real Estate & Property Awards 2019

Best Global Real Estate Financing Company 2019

- Singapore Business Awards 2021

Best Real Estate Financing Company 2021

- Member of Mortgage Bankers Association

MBA

Key Milestones

In August 2019, we successfully raised funding from 2 Korean banks, family offices, and well-known VC funds in Singapore and Europe.

In February 2021, we branched out from our parent company to form America Mortgages, Inc. and are applying for our national broker and wholesale banking licenses.





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