

Foreign National's Mortgage Loan Application Document List

1. Copy of valid passport and visa for each applicant. For spouse that is on title but not on mortgage, copy of their passport is required as well. If borrowers do not require a visa to enter the US, a second form of government issued picture ID will be required.
2. A utility bill for each borrower's household evidencing their primary address.
3. A resume from the borrower to show a ten year history of employment and/or education.
4. Two (2) credit reference letters. Three most recent credit card statements can be used in lieu of a letter.
5. Two (2) bank reference letters.
6. Brief letter from borrower to explain their source of wealth.
7. For refinance transactions, a brief letter from applicant addressing specific intent for the transaction.
8. Income Documents Required:

If Self-employed: A letter from a CPA specifying gross income for the last two years and year-to-date earnings. CPA letter must have firm's letterhead and contain the borrower's position or title, how long the company has been in business for, what type of business industry belongs to and the borrower's stake in the company. Tax returns are a must.

If Employed: A letter from the HR Department of the borrower's employer specifying gross income for the last two years and year-to-date earnings. Letter must have company's letterhead and contain the borrower's position, how long the borrower has been employed with the company and what his/her role is. Pay stubs are a plus.

9. Last three consecutive bank's statements, with ALL pages, to evidence the funds required for the transaction. Down payment, closing costs and 6 months of PITI for reserves will be required and can be in US banks, foreign banks or a combination of both.

10. For transactions being purchased under corporate title, the following will be required:

- If an LLC, Operating Agreement. If a Corporation, Articles of Incorporation
- Corporate Resolution
- IRS letter confirming issuance for FEIN or application for Employer Federal ID # (SS-4 Form).
- Certificate of Shares & Certificate of Good Standing

Should you have any questions, please call me 832-922-8888. Thanks.

Joan Gallardo

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