



# Mortgage Loans for International Clients Global Partnership Program



### THE U.S. REAL ESTATE MARKET





Globally approximately 93% of real estate owners use some type of a mortgage loan.



Last year Foreign Nationals purchased more than \$50Bn of U.S. residential real estate.

Which is less than 5% of the entire U.S. residential Real Estate market.





ONLY 32% used a mortgage loan.





This is why America Mortgages is created





America Mortgages is a solutions provider that helps prominent and wealthy individuals & entities secure real estate mortgage finance in the U.S.

Working exclusively on behalf of our clients, we access over 150 onshore and international finance providers to create bespoke mortgage solutions; we manage the entire to ensure efficiency, accuracy, and privacy.



## General U.S. Mortgage Overview:



- No U.S. credit is required
- No AUM required
- Foreign income is allowed
- Loan programs in all 50 U.S. States
- Up to 75% Loan to Value for FN
- Up to 80% Loan to Value for Expats
- Loan approval in 72 hours

- Closing in 30-45 days
- Can sign closing documents in most major countries
- Purchase, refinance or equity release
- 30 year amortization regardless of age
- 10 year interest servicing only
- Loan programs without income available
- 97% of the loan applications submitted are approved

24/7 Service with 30 Loan officers in 12 different countries. We speak your language, in your time zone.

### Services Which We Offer:



- Residential Mortgages as low at \$150k to no maximum
- Real Estate Portfolio Mortgages
- HNW Mortgage Financing \$3M+
- Buy to Let / Investment Mortgages
- Commercial Finance
- Development Finance
- Asset Backed Bridging Finance

### **Our Speciality**



- Very high-value mortgages up to \$100M
- Mortgages without assets under management (AUM)
- Mortgages where there is low income or serviceability issues
- PEPs and those with chequered histories
- Complex ownership structures, trusts, etc.
- Bridging finance especially high value and international

### **AM HNW+ Mortgage**



- No personal income required
- No AUM required
- No U.S. credit required
- Loan amounts from \$3M USD and up
- Qualify ONLY on a two month average of your liquid portfolio
- No encumbrance of portfolio
- 30 day closing



# NO AUM REQUIRED





# Global Partnership Program Refer a client. Earn a fee.



### **Benefits**

- Use as a sounding board / comparison
- 2. Run ideas to check feasibility
- 3. Allow us to research "in principle"
- 4. Credit terms provided with confidence
- 5. Use our lending to formulate sales ideas
- 6. Use for existing and prospective clients
- 7. Once in application
  - We do all the work
  - We negotiate on your behalf, not the bank
  - We are direct and transparent
  - No application fee or deposit (in most cases)

### How to Work With Us



- 1. Call or Email any team member, any time.
- 2. Explain scenario and detail (named or no-name)
- 3. We will provide indicative terms and structure (this often takes no more than 24 hours)
- 4. If complex, we may ask for documents or details
- 5. If proceedable, either:
  - We managed the whole process, or
  - We sit in the background and you lead relationship.
- 6. Full transparency, feedback and inclusion at every step.



### Our Capabilities

- Global Real Estate Mortgages
- Share Financing
- Crypto Financing
- Aviation Financing
- Vessel Financing
- Asset Backed Real Estate Financing

## **Our Key Lending Markets**

- United States of America
- United Kingdom
- Australia
- Canada
- France
- Portugal
- EU Region
- Singapore
- And Technically Everywhere Else

#### **USPs**

- Over 200 international lenders (outside the U.S.)
- Private, independent, confidential
- Personal, responsive team
- Can work on basic outline no paperwork
- International coverage
- Flexible as to our involvement
- Huge UHNW Experience
- "Most roads lead to GMG or America Mortgages"



# THANK YOU

