

BERG

CAPITAL MORTGAGE



In this file you will find: Foreign National Cover Letter and SAMPLE LETTER requirements. All letters in this file must be submitted to your referencing institution or person to follow as a guideline.



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1. **INCOME:**

Employed - Verification of Employment (VOE- See attached sample letter)

2. **ASSETS: 2 MONTHS COMPLETE BANK STATEMENTS. BORROWER MUST HAVE 12 MONTHS IN MONTHLY PAYMENTS IN RESERVES AFTER CLOSING TO SHOW THE LENDER LIQUIDITY. CAN BE IN MULTIPLE ACCOUNTS.**

3. **BANKING PERSONAL REFERENCE LETTER**

Need one bank reference letter from a Banking institution; please see sample letter provided with this package.(Not required for Canadian residents).

4. **COPY OF PURCHASE CONTRACT**

5. **COPY OF CHECK OR WIRE TRANSFER FOR INITIAL DEPOSIT:**

All down payments must be sourced and must come from either a personal bank account of company, however must show proof the company is owned by the borrower.

6. **PROOF OF RESIDENCE:** Provide a telephone, electric, cell phone or any bill that proves current residence with address, and name of borrower.

7. **COPY OF A VOIDED CHECK:**

This allows the bank to auto debit the account for the mortgage payment. It must be a US bank.

8. **COPY OF PASSPORT, VISA AND THIRD PICTURE I.D., (I.E. DRIVERS LICENSE)**

9. **COPY OF RESUME OR CURRICULUM VITAE**

10. **IF TAKING TITLE IN THE NAME OF AN LLC, CORP, Please provide:**

1. Operating Agreement

2. Corporate resolution specific to the transaction

3. Tax I.D.

4. All members or shareholders must apply for the loan. If one person is applying for the loan then make sure 100% of the company interest are of the borrower.

11. **APPLICATION FEE OF \$1,500.00. This fee is non refundable if you choose not close. It covers the following costs:**

1. APPRAISAL FEE \$500-\$900

2. CONDO QUESTIONNAIRE \$300-\$500

3. CREDIT REPORT \$150

4. WE ACCEPT PAYMENTS VIA ZELLE OR WIRE TRANSFER. PLEASE CONTACT US FOR THE INSTRUCTIONS.

VERIFICATION OF EMPLOYMENT
ON COMPANY LETTER HEAD

CERTIFICATION

WE CERTIFY THAT MR./MRS. _____ IS AN EMPLOYEE OF OUR
COMPANY.

EMPLOYEE I.D.

DATE OF EMPLOYMENT:

POSITION:

ANNUAL INCOME:

SALARY YEAR TO DATE FOR 2022:

2021	US \$
2020	US \$

NAME OF PERSON COMPLETING THIS LETTER AND TITLE.

SIGNATURE

TITLE

TELEPHONE

DATE

SAMPLE BANK PERSONAL REFERENCE LETTER

(MUST BE TYPED ON BANK'S LETTERHEAD)

(DATE)

To Whom It May Concern:

CERTIFICATION

Dear Sirs,

We are pleased to inform you that Mr. (Customer Name) has an (Account #####) and has been a most valued customer of our bank since (Date). He has conducted his affairs with us in a satisfactory manner.

Certification issued at the request of the interested party in (CITY), on (DATE).

(SIGNATURE)

(TYPED NAME)

(TITLE)