

# 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:**

**Self Employed** - Letter from an independent C.P.A. (AS STATED ON THE 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 HAZARD, FLOOD INSURANCE, AND HOA FEE STATEMENT (IF APPLICABLE)**

5. **COPY OF SURVEY (IF APPLICABLE)**

5. **MOST CURRENT MORTGAGE STATEMENT**

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.

## CPA SAMPLE LETTER (IF SELF-EMPLOYED)

**(DATE)**

To Whom It May Concern:

Per Mr./Mrs. **(Name)** request, holder of I.D. No. (\_\_\_\_\_) following is the information you required:

1. Gross annual earnings in 2022 & 2023 were **(LOCAL CURRENCY COUNTRY OF ORIGIN)**  
\$ \_\_\_\_\_
2. Present 2024 gross year to date earnings for Mr./Mrs. **(Name)** LOCAL CURRENCY \$ \_\_\_\_\_.
3. Nature of business \_\_\_\_\_ .
4. Has been in business for \_\_\_\_\_ years and is \_\_\_\_\_ % owner of the business.

Certification issued in **(City)** on **(Date)**.

\_\_\_\_\_ **(Accountant's signature)**

**(Accountant 's Name)**

**(License number: provide copy of the license)**

**(SEAL)**

# **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)**