



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.



Alex Berg
Lic. Mortgage Broker, President
Global Lending Corporation
2665 S. Bayshore Dr. Suite M103-2
Miami, Florida 33133
305-773-4023
aberg@global-lending.us
www.global-lending.us



I. INCOME:

Self-Employed: Letter from an accountant (AS IN THE EXAMPLE LETTER below), copy of the accountant's license, email, address and telephone number.

Employed: Employment Verification Letter (see attached example).

- II. ASSETS: LAST 2 MONTHS COMPLETE BANK STATEMENT(S) (ALL PAGES) FOR ALL ACCOUNTS YOU WILL BE USING TO SHOW ASSETS.** The Lender accepts bank statements from country of origin as well. Large deposits must be sourced and verified. The buyer must have sufficient funds in the bank account before closing to complete the initial deposit of the purchase, closing costs and 12 months of: Principal, Interest, Taxes and Property Insurance. It's best to show as much as you can to show the lender great liquidity.

IMPORTANT: ALL DOWN PAYMENTS MUST BE SOURCED!!! AND MUST COME FROM EITHER A PERSONAL BANK ACCOUNT OR COMPANY, HOWEVER YOU MUST SHOW PROOF THAT THE COMPANY IS OWNED BY THE BORROWER.

III. 1 BANKING PERSONAL REFERENCE LETTER

We need one (1) bank reference letters from a Banking institution; please see sample letter provided with this package. (Not required for Canadian residents) or one (1) Credit Reference letter can be from a financial institution from your country.

- IV. PROOF OF RESIDENCE:** provide a telephone, electrical, cell phone or any bill that proves current residence with address, and name of borrower. If utility bill is in a foreign language it will need to be translated by a translation service company. A letter from your accountant will also be required to confirm primary residence and any property tax payments (SEE EXAMPLE).

V. COPY OF A VOIDED CHECK:

This allows the bank to auto debit the account for the mortgage payment. Must be from a U.S account.

VI. COPY OF PASSPORT AND VISA & 2ND OR THIRD PICTURE I.D., DRIVERS LICENSE

VII. COPY OF SALES CONTRACT

VIII. IF TAKING TITLE IN THE NAME OF AN LLC, CORP:

Please provide: Operating Agreement or Bylaws, Membership certificate, Corporate resolution specific to the transaction (this means allowing the LLC to make a loan), Tax I.D. All members or shareholders must apply for the loan. Make sure that if one person is applying for the loan that 100% of the company interest are of the borrower.

- IX. APPLICATION FEE OF \$1,675.00 MADE PAYABLE TO GLOBAL LENDING CORP.** This fee is to cover the appraisal fee, and application fee.
The application fee is credited towards your closing costs at closing. The application fee is only credited at closing if you close. Should you not close for any reason, the application fee is not refundable.

SAMPLE LETTER (IF EMPLOYED)

**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 2020:

2019 US \$

2018 US \$

NAME OF PERSON COMPLETING THIS LETTER AND TITLE.

SIGNATURE

TITLE

TELEPHONE

DATE

SAMPLE LETTER (SELF EMPLOYED)
(CPA LETTER HEAD)

(DATE)

To Whom It May Concern:

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

1. Gross annual earnings in 2018 & 2019 were **(LOCAL CURRENCY)** \$ _____
2. Present 2020 gross year to date earnings for Mr./Mrs. **(Name)** LOCAL CURRENCY \$ _____.
3. Type 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-please provide copy of the license)

(SEAL)

“LETTER MUST HAVE ADDRESS, PHONE NUMBER, and EMAIL ADDRESS OF ACCOUNTANT”

SAMPLE LETTER
BANK PERSONAL REFERENCE LETTERS

(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)

SAMPLE LETTER
VERIFICATION OF PRIMARY RESIDENCE
(CPA LETTER HEAD)

(DATE)

To Whom It May Concern:

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

1. Property location:
2. This is the primary residence of **(Name)**
3. The property is owned free and clear
4. The annual property taxes are (amount in local currency). The property (does/or does not) have any Homeowner's insurance and there (are/or there are no) maintenance fees for this residence.

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

(Accountant's signature)
(Accountant's Name)
(License number-please provide copy of the license)
(SEAL)

“LETTER MUST HAVE ADDRESS, PHONE NUMBER, and EMAIL ADDRESS OF ACCOUNTANT”