



one-stop banking  
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# *DREAM* *LOAN*

DON'T DREAM IT...LIVE IT

*A home loan for foreign citizens  
looking to buy their dream home in Mexico.*





## TERMS

- ▶ **Currency:** USD
- ▶ **Fixed rate**
- ▶ **Nationality:** USA or Canadian citizens
- ▶ **Min. property value:** \$250,000 USD
- ▶ **Loan-to-value:** up to 65% of the appraisal value
- ▶ **Loan length:** 5 to 25 years
- ▶ **Min. FICO:** 700
- ▶ **Benefits:** no prepayment penalty, interest is calculated on the unpaid balance, a One-stop banking experience.



# REQUIRED DOCUMENTS

## Borrower / Co-borrower

Passport	X
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Residence card / Immigrant form (FMM) (if applicable)	X
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Marriage certificate (if applicable)	X
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Current Utility bill (home country)	X
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SSN / SIN	X
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Financial – Investment / Bank statements (6 months)	X
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Tax Returns (Last 3 years)	X
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Power of attorney (if applicable)	X
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Administrative formats <sup>1</sup>	X
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Credit report & score (home Country)	X
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<sup>1</sup>Loan Application, Acceptance format to consult Mexican bureau, HealthBackground Questionnaire, Monthly Incomes & Expenses.





# CONDITIONS

- ▶ Property Title with Public Registry Information (*RPP*) - *Totally Finished Property*
- ▶ *Appraisal* with valuation unit provided by *Intercam Banco*
- ▶ Title report & insurance
- ▶ Guarantee & Restricted Zone Trusts with Intercam Fiduciary
- ▶ *Life and Home Insurance*



Subject to change according to market conditions





# LOAN PROCESS



## Profiler

Through ***intercamdreamloan.com*** you will immediately know if you are an eligible candidate.

## Loan Application



### Pre-qualification

- Underwriting

### Property evaluation

- Commercial appraisal
- Title search

- > Approval letter

## Closing



- > Escrow account
- > Cadastral appraisal
- > Trust contract
- > Account opening
- > Insurance policies
- > Deeds



- > Escrow funds release
- > Final loan conditions
- > Escrow transactions notification

## Post-closing



- > Cadastral registration
- > Public registry process
- > Deeds inscription
- > Title policy

# CLOSING COSTS

- ▶ Underwriting fee <sup>1</sup>
- ▶ Appraisal <sup>1</sup>
- ▶ Title report & insurance <sup>1</sup>
- ▶ Financing-legal Coordination fee <sup>1</sup>
- ▶ Escrow account <sup>1</sup>
- ▶ Trust fees <sup>1,</sup>
- ▶ Trust management <sup>2,</sup>
- ▶ Trust permit foreign relations (SRE) <sup>1,</sup>
- ▶ Life insurance <sup>2</sup>
- ▶ Property insurance <sup>2</sup>
- ▶ Loan origination fee <sup>1</sup>
- ▶ Government and Public notary fees <sup>1</sup>

<sup>1</sup>One time payment <sup>2</sup>Annual payment





# CONTACT US

***intercamdreamloan.com***

✉ **help@intercamdreamloan.com**

☎ **US & Canada      1 800 658 99 18**  
**México              55 5033 3320**

📍 **Plaza del Pescador, Local L-2A**  
**Paseo Malecón San José, Mza 7 Lote 1,**  
**23400 San José del Cabo, B.C.S.**

📍 **Intercam Branch Pto. Vallarta, Marina:**  
**Fco. Medina Ascensio 2902 Local A**  
**Villa las Flores Puerto Vallarta Jal.**

