

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

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Borrower / Co-borrower	
Passport	X
Residence card / Immigrant form (FMM) (if applicable)	X
Marriage certificate (if applicable)	X
Current Utility bill (home country)	X
S\$N/SIN	X
Financial – Investment / Bank statements (6 months)	X
Tax Returns (Last 3 years)	X
Power of attorney (if applicable)	X
Administrative formats ¹	X
Credit report & score (home Country)	X

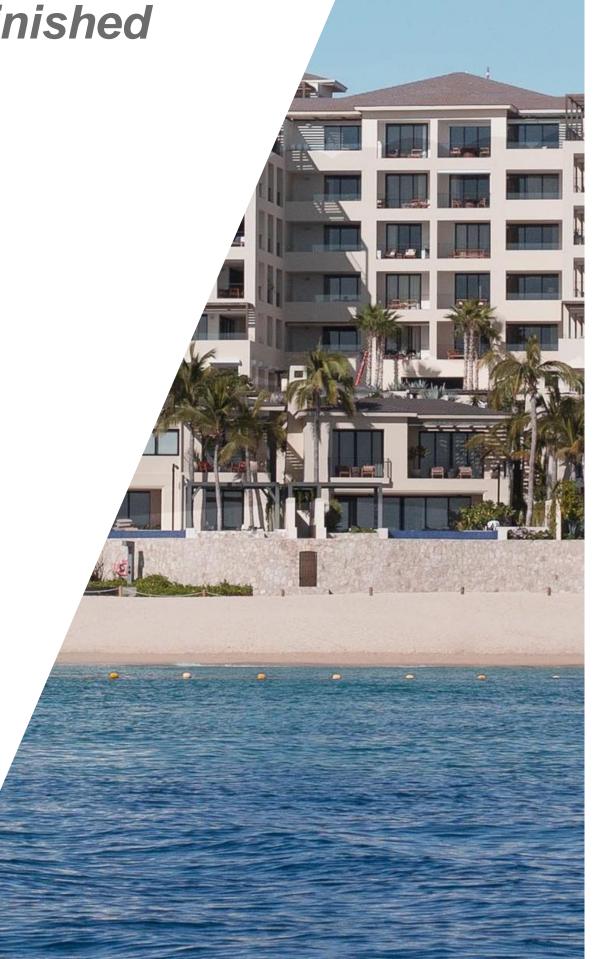
CONDITIONS

► 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









LOAN PROCESS





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

Profiler

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

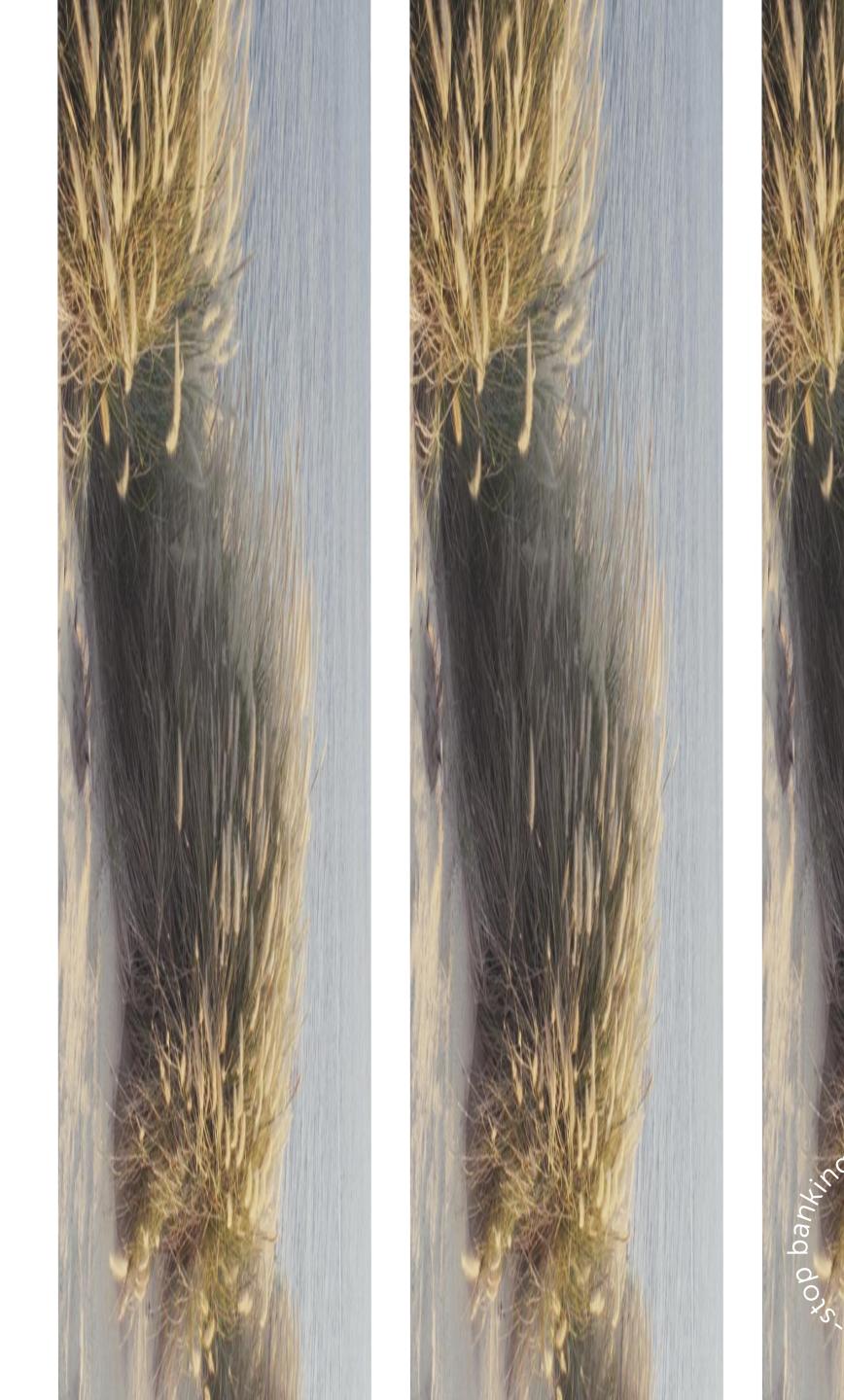
Post-closing



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

CLOSING COSTS

- ► Underwriting fee ¹
- ► Appraisal ¹
- ►Title report & insurance ¹
- Financing-legal Coordination fee ¹
- ► Escrow account ¹
- ►Trust fees 1,
- ►Trust management ^{2,}
- Trust permit foreign relations (SRE) 1
- ► Life insurance ²
- ► Property insurance ²
- ► Loan origination fee ¹
- ►Government and Public notary fees ¹



CONTACT US

intercamdreamloan.com

US & Canada México

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