

## America Mortgages Announces a Way to Obtain US Mortgages based on Rental Income Only

America Mortgages, the leader in U.S.

mortgage originations launched a nonQM lending program for non-resident investors to qualify purely off the rental income

SINGAPORE, September 21, 2022 /EINPresswire.com/ -- America Mortgages, Inc., the leader in



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Robert Chadwick

U.S. mortgage loan originations for non-resident foreign nationals and U.S. Expats announced today that the company has launched its non-Qualified Mortgage ("non-QM") lending program for global U.S. real estate investors where showing their "true" ability to service debt is limited. America Mortgages Investor Series Platinum allows foreign and U.S. expat investors in the U.S. real estate market to qualify purely off the rental income rather than proof of personal or business income.

"As we look ahead to a healthy and growing non-QM market, we are excited to provide options to qualified

borrowers that sit outside the traditional guidelines, such as entrepreneurs that may have significant paper assets but not provable income in the traditional sense." said Robert Chadwick, CEO of America Mortgages. "With our leading lending platform, we have the expertise, resources, capabilities and sophisticated products to help complex borrowers find the right lending solutions and pursue their goal of creating a viable U.S. real estate portfolio."

Through its America Mortgages Investor Platinum Series, America Mortgages has built a suite of multiple distinct mortgage products that meet the various needs of international borrowers of U.S. real estate who may not otherwise satisfy conventional financing requirements. Those who may be able to benefit from America Mortgages' non-QM U.S. investment mortgage products include borrowers that fall outside the qualified mortgage requirement such as true foreign nationals and with no U.S. credit, self-employed borrowers, bank statement or asset backed, real estate investors, prime HNW (High-Net-Worth) individuals and more.

Across America Mortgages' non-QM U.S. investment platform, the company has built an efficient

lending process that utilizes both technology and human interaction, guiding borrowers from product selection through loan closing.

Dedicated and experienced experts from sales, support desks, underwriting and operations working around the world assist throughout the loan process.

"As we further grow our footprint in Non Resident Foreign National and U.S. Expat mortgage lending, we are committed to underwriting quality loans that meet our guidelines and pricing models. Our product suite is differentiated with various options to fit specific borrower criteria and needs. Matched with our superior customer



Co-founders of America Mortgages & Global Mortgage Group

service, growing technology capabilities and end-to-end platform, each lending experience is treated delicately from start to finish. Our non U.S. resident foreign national borrowers will also benefit from our experience." added James Morales, Head of Operations of America Mortgages. "100% of our clients are U.S. real estate investors living and working outside the U.S. No one does this type of mortgages better than America Mortgages."

Headquartered in San Antonio, Texas and Singapore, and with representation across 12 different countries including the UK, Australia, Canada, Europe and Hong Kong to name a few, America Mortgages specializes in finding the right loan for every borrower. With loan officers in 12 different countries, speaking 8 different languages and working on a 24 hour clock, there is no longer the need for international U.S. real estate investors to speak with lenders at 3am or spend hours on hold. America Mortgages' offers a wide range of U.S. mortgage products that do not require U.S. credit and can get LTVs (Loan to Value) up to 75% in all 50 states. Helping global real estate investors make the dream of U.S. ownership attainable. Visit AmericaMortgages.com for more information on products and instructions on applying for a loan.

About America Mortgages and Global Mortgage Group

Founded in 2019, <u>Global Mortgage Group PTE LTD [GMG]</u>, and headquartered in Singapore, is a full-service global mortgage financing firm offering mortgages for investment purposes in The United States, Australia, Canada, United Kingdom, Germany, France, Spain, Singapore, Hong Kong, Philippines, Thailand, Japan to name a few. For more information, visit <u>www.gmg.asia</u> or call +65 9773 0273.

Founded in 2020, America Mortgages, Inc. is a wholly owned subsidiary of Global Mortgage Group PTE LTD [GMG]. America Mortgages headquartered in San Antonio, TX, with representation in 12 different countries, is dedicated to providing U.S. mortgage options for non-resident Foreign Nationals and U.S. Expats. 100% of America Mortgages [AM] clients are living and working outside of the U.S. Both GMG and AM focus on building quality, long-term relationships with its partners such as Private Banks, EAM, Family Offices, Realtors and other mortgage broker located around the world by offering a wide variety of mortgage loan programs focused on specific markets with an exceptional client experience. For more information, visit <a href="https://www.americamortgages.com">www.americamortgages.com</a> or call +1 830-217-6608.

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