

America Mortgages Launches No Ratio Mortgage Program for International Real Estate Investors

SINGAPORE, October 27, 2022

/EINPresswire.com/ -- America Mortgages, the world's leading international mortgage brokerage, focusing on U.S. mortgage financing for non-resident investors, today announced the addition of a new Mortgage Loan Program that allows [real estate investors to qualify using no ratio underwriting](#). This mortgage program for international investors features both fixed and adjustable rate mortgages (ARM), competitive rates, high LTV/LVR and loan amounts up to \$5 million.

America Mortgages' new No Ratio mortgage program can be used for investment properties in all 50 states.

International borrowers can [use credit from their home country to qualify](#).



Meet the Co-founders of America Mortgages & Global Mortgage Group

Robert Chadwick, CEO of America Mortgages states "What makes this program very unique is that the [borrower does not need to provide personal income documentation](#) or rental income. Unlike underwriting requirements for conventional or standard non-QM mortgage loans that rely upon the information contained in tax returns, pay statements, rental income or various other ways to document income, America Mortgages' no-ratio mortgages rely upon a borrower's credit and overall financial profile. Self-employed borrowers find the relaxed documentation requirements of a no-ratio mortgage ideal, but it could also prove to be convenient for a salaried borrower with additional income that cannot be readily documented." He goes on to state "This is a perfect loan program for all real estate investors when a conventional mortgage loan is not an option, and as there are no AUM requirements this is a perfect loan for our private banking clients."

Although rental rates have increased at a much faster pace than mortgage interest rates, often borrowers have a difficult time qualifying using the standard DSCR formula where the loan



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qualifies on the projected rental income of the property. This is a perfect substitute for when DSCR or conventional income qualifying loans are not an option. America Mortgages' No-Ratio loan allows a quick, viable and very aggressive loan option.

"We constantly strive to curate the best U.S. mortgage loan options for our global clients." Stated Nick Worthing, VP of retail lending for America Mortgages. "As the market changes, we need to be fast, nimble and resilient. That is

what keeps our company as the leader in U.S. mortgage financing for foreign national and U.S. expat investors".

Some of the featured benefits of America Mortgages' no-ratio mortgage include:

- Aggressive loan-to-value ratio (LTV) as high as 80% for both foreign nationals and U.S. Expats
- No tax returns or income verification
- No U.S. credit required
- Foreign passports allowed
- Investment property only
- Loans up to \$5,000,000 or higher in some cases
- Loans available in all 50 states
- No restrictions on cash-out financing
- Interest-only terms available
- Approval within 72 hours

For more information on America Mortgages' No-Ration U.S. Mortgage loan program, contact hello@americamortgages.com.

About America Mortgages and Global Mortgage Group

Founded in 2018, Global Mortgage Group PTE LTD [GMG], 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 www.gmg.asia or call +65 9773-0273.

Founded in 2019, 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 www.americamortgages.com or call +1 830-217-6608.

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