

America Mortgages Now Offers Multifamily Real Estate Loans for Foreign Nationals and U.S. Expats

America Mortgages unveils AM MultiUnit+ Program, catering to foreign nationals and U.S. expats eyeing multifamily real estate investments.

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We're thrilled to introduce our latest mortgage program, AM MultiUnit+, tailored for non-resident investors seeking 5-8 unit properties."

Nick Worthing, Vice President of Residential Lending

[Mortgages](#) is expanding its mortgage offerings to include loans for multifamily properties, specifically for foreign nationals and U.S. expats. This move aims to broaden accessibility and flexibility in real estate investment opportunities.

The newly introduced [AM MultiUnit+ program](#) provides financing options to all clients, regardless of residency or passport status, in line with America Mortgages' commitment to tailored solutions for foreign nationals and U.S. expats.

Nick Worthing, Vice President of Residential Lending at America Mortgages, emphasizes the significance of this expansion, stating, "Multifamily properties offer another avenue for U.S. expats and foreign national investors interested in U.S. real estate. We're thrilled to introduce our latest mortgage program, AM MultiUnit+, tailored for non-resident investors seeking 5-8 unit properties."

Multifamily properties provide several advantages, including consistent [rental income](#), cost-effectiveness, and the potential for long-term appreciation. Unlike single-family homes, multifamily properties generate steady rental income from each unit, reducing the risk of income loss due to vacancies. Consolidating multiple units in one property enhances operational efficiency and cost-effectiveness by reducing expenses like maintenance and renovations, resulting in higher profitability.

Additionally, the increasing demand for rental housing and strategic property improvements contribute to the appreciation of multifamily properties over time, offering investors

opportunities for long-term capital gains through targeted renovations. America Mortgages' AM MultiUnit+ program covers various properties, including apartments, condominiums, mixed-use developments, student housing, age-restricted communities, and low-income housing.

Key highlights:

- Financing for 5-8 unit properties
- Minimum loan amount of US\$250,000
- Loan-to-value ratios up to 75% for purchases and 70% for cash-out refinancing
- Underwriting based on property cash flow
- No U.S. credit history or personal income requirements



Robert Chadwick, CEO, America Mortgages

With a team of experienced mortgage advisors specializing in multifamily property financing, America Mortgages offers personalized support for investors. Clients receive expert guidance from pre-qualification to closing, ensuring informed decisions and smooth transactions. America Mortgages operates nationwide across all 50 states, enabling investors to capitalize on opportunities in multifamily property markets.

For more information on the AM MultiUnit+ program and other mortgage solutions, visit www.americamortgages.com or contact America Mortgages at hello@americamortgages.com.

About America Mortgages:

America Mortgages is a leading mortgage provider specializing in serving the needs of foreign nationals and U.S. expats seeking to invest in U.S. real estate. With a commitment to personalized service, innovative solutions, and nationwide coverage, America Mortgages empowers investors to achieve their financial objectives through strategic real estate investments.

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