

# America Mortgages Simplifies U.S. Home Buying for Parents of International Students Studying in the U.S.

*Helping international parents secure U.S. home loans near their child's university, offering solutions tailored to overseas borrowers' needs.*

VANCOUVER, CANADA, June 24, 2024

[/EINPresswire.com/](#) -- [America Mortgages](#), the world's leading U.S. mortgage specialist serving overseas borrowers, announces a specialized program to assist parents in purchasing homes [near U.S. universities for their children](#). This initiative addresses the common challenges faced by foreign nationals and U.S. expats when securing U.S. mortgages.



According to our research, education is the most popular reason for investing in overseas property.

## Education-Related Real Estate Investments

Research indicates that education is the most popular reason for [investing in overseas property](#).

Top 10 Asian countries with students attending U.S. universities as of 2023:

- China – 289,526
- India – 268,923
- South Korea – 43,897
- Vietnam – 21,900
- Taiwan – 21,834
- Japan – 16,054
- Bangladesh – 13,563
- Indonesia – 8,467
- Hong Kong – 5,867
- Singapore – 3,182

## Benefits of Buying a Home Near a Child's University

- Post-graduation Opportunities: Selling the home can recoup college tuition, or the child can stay while gaining work experience in the U.S.
- Credit Building and Rental Income: Adding the child to the loan for the property can assist in building U.S. credit.
- Long-term Investment: The property can be kept for rental income.

## Debunking Common Misconceptions About U.S. Mortgages for Foreign Buyers

- Misconception: A student cannot be the tenant.  
Fact: The "AM Student +" loan program allows this with an F-1 student visa.
- Misconception: A student cannot qualify since they have no income.  
Fact: Qualification is based on rental comparables that exceed mortgage expenses.
- Misconception: U.S. credit is needed.  
Fact: Overseas credit or a letter from an accountant is accepted.
- Misconception: Being a salaried employee is required.  
Fact: Qualification can be based on rental income from the property.
- Misconception: Living in the U.S. is necessary.  
Fact: All clients live and work outside the U.S.
- Misconception: Obtaining a mortgage is difficult for foreigners.  
Fact: America Mortgages was founded to address this issue.
- Misconception: Age restrictions apply.  
Fact: There are no age restrictions in the U.S.
- Misconception: Banks don't lend to foreigners.  
Fact: Specific loan programs for foreign borrowers are available at market rates.
- Misconception: Foreigners can't borrow much.  
Fact: Programs can lend up to 75% of the property value.
- Misconception: The process is lengthy and complicated.  
Fact: The streamlined process typically closes loans in 30-45 days.

- Misconception: Late-night communication with loan officers is required.

Fact: Loan officers are available in various time zones, speaking multiple languages, 24/7.

## Invest in a Child's Future

Investing in a home near a child's university offers financial and practical benefits. America Mortgages simplifies the process, making U.S. home loans accessible for international buyers. For more information, visit [www.americamortgages.com](http://www.americamortgages.com) or contact [hello@americamortgages.com](mailto:hello@americamortgages.com).

## About America Mortgages:

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 sales offices in 12 different countries, is dedicated to providing comprehensive 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 partners such as Private Banks, EAM, Family Offices, Realtors, and other mortgage brokers worldwide 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](http://www.americamortgages.com).

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