

Foreign National Financing Expert David Bolton Shares Guidance on US Mortgages in HelloNation

How can foreign nationals successfully navigate the U.S. mortgage process and avoid delays when purchasing property?

MIAMI, FL, UNITED STATES, September 16, 2025 /EINPresswire.com/ -- How can foreign nationals successfully navigate the U.S. mortgage process and avoid delays when purchasing property? [According to HelloNation](#), David Bolton of Global Home Financing in Miami, Florida, explains that financing a U.S. property as a foreign national comes with unique requirements that differ from those faced by domestic buyers. Understanding these differences early can help international investors secure their desired properties while minimizing setbacks.



David Bolton of Global Home Financing

One of the most significant distinctions for foreign national borrowers is the size of the required down payment. While U.S. citizens may be able to purchase a property with 10 to 20 percent down, foreign buyers are often asked to contribute 25 to 40 percent of the purchase price. This higher equity requirement provides lenders with greater security due to the added complexities of cross-border lending. Bolton advises international buyers to plan ahead for cash liquidity, as the difference in required funds can be substantial.

Documentation standards also vary. U.S. lenders typically require foreign nationals to provide international bank statements, employment verification, and tax returns from their home country. In some cases, certified translations or letters from accountants and financial institutions are necessary. Because financial reporting standards differ widely across nations, what qualifies as proof of income abroad may not satisfy U.S. underwriting guidelines. Bolton

notes that working with professionals who understand both international and U.S. financial documentation can prevent costly delays.

Interest rates for foreign national mortgages are often slightly higher than those for domestic borrowers. This rate difference may reflect the increased risk associated with currency fluctuations, limited U.S. credit history, and potential challenges in enforcing loan agreements across borders. However, Bolton emphasizes that competitive rates are still available, especially for applicants with strong financial profiles and substantial down payments.

Lenders also evaluate the property itself when determining financing eligibility. Certain property types, including vacation rentals or rural homes, may be considered higher risk for foreign nationals, while single-family homes and condominiums in stable markets are often more readily financed. Bolton points out that location plays a critical role in approval, with properties in economically strong regions enjoying higher lender confidence.

Preparation is key to a smooth financing process. Bolton recommends that foreign buyers gather complete documentation early, establish a U.S. bank account to streamline transactions, and work with an experienced mortgage broker who specializes in foreign national loans. Allowing for extra time in the closing schedule is also important, as international verification steps can extend timelines.

While the financing process for foreign nationals can seem more demanding, Bolton stresses that these measures are designed to protect both lenders and borrowers. Meeting these requirements not only facilitates approval but also strengthens an investor's long-term position in the U.S. real estate market.

The article, [Financing U.S. Real Estate as a Foreign National](#), offers Bolton's detailed insight into down payment requirements, international income verification, and strategies to navigate the higher interest rates that foreign nationals may face. His guidance provides international investors with a clear roadmap for building a successful U.S. property portfolio.

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