# America Mortgages closes USD 160 million in asset-backed loans for global investors across four U.S. markets

*While banks hit the brakes, a Singapore-based real estate lending firm proves that speed, certainty and cross-border savvy still exist if you know who to call.*

SINGAPORE, SINGAPORE, November 9, 2025 /EINPresswire.com/ -- America Mortgages announced the completion of four U.S. asset-backed loans in a single month, totalling USD 160 million. The loans included a California multifamily property, a luxury condominium in Boston near Harvard, a mixed-use building in New York, and a waterfront estate in Connecticut. Each transaction was secured by assets owned by high-net-worth investors based outside the United States.

All four borrowers faced similar challenges when approaching domestic lenders: strong balance sheets, but limited financing options due to foreign ownership. As one client, an EU passport holder referred to as “Marco,” shared in a message from the tarmac after closing, “Liquidity in ten days. My own bank needed ninety. You guys are fantastic.”

The Numbers

- Average loan-to-value (LTV): 58%

- Fastest close: 9 business days

- Slowest close: 14 business days

- Jurisdictions involved: United States, Singapore, Luxembourg, British Virgin Islands, Channel Islands

- Number of times clients reported hearing “Sorry, we don’t lend to offshore LLCs” from domestic banks: 37

Market Context

U.S. banks have become increasingly cautious in lending to offshore structures. Compliance departments now conduct extended know-your-customer (KYC) reviews that frequently delay or derail financing. As a result, many qualified borrowers find themselves without access to timely liquidity.
According to Robert Chadwick, CEO of America Mortgages, “The market has shifted dramatically. Traditional lenders often overlook creditworthy international investors due to structural complexity, not risk. Our model focuses purely on the asset, not the passport.”

America Mortgages structures each transaction to accommodate cross-border ownership through trusts, holding companies, or offshore LLCs. Its teams operate from Singapore, Hong Kong, Los Angeles, Dubai, and London, covering 14 time zones to support clients in their local markets.

Notable Recent Closing

A Korean dermatologist refinanced a USD 9 million condominium on Central Park West. Her private bank — one of Asia’s largest — offered a 55% LTV conditional upon placing USD 3 million in a 12-month deposit. America Mortgages arranged a 70% LTV loan with no cash lock-up and closed in 11 days without income verification.

This example underscored the scale of unmet demand among global investors seeking efficient access to U.S. real estate liquidity.

Loan Programs Offered

- Asset-backed loans from USD 1 million to USD 100 million+

- Eligible borrower types: foreign nationals, offshore LLCs, trusts, and holding companies

- Use cases: bridge, refinance, cash-out, acquisition, and construction completion

- Typical pricing: SOFR + 350 basis points; terms from 6–36 months; interest-only structures available

- Options for non-recourse or limited-recourse, depending on leverage

Company Overview

America Mortgages and its affiliate, Global Mortgage Group, operate under a unified underwriting platform. The organisation has 62 employees across five offices and has originated more than USD 2.4 billion in asset-based loans since 2015, with no principal losses recorded. The firms focus exclusively on lending to investors who do not hold residency or citizenship in the country where their property is located.

“The most significant trend we see today is the growing number of international investors seeking liquidity for U.S. assets while traditional lenders hesitate,” said Robert Chadwick, Chief Executive Officer of America Mortgages. “Our pipeline reflects a clear need for consistent, transparent solutions.”

These closings highlight the continued relevance of asset-based lending as a global financing solution for high-net-worth investors navigating complex ownership structures.

If you are a broker, borrower, family-office COO or private-bank relationship manager seeking liquidity on a U.S. property before year-end, contact Robert Chadwick at +1 (630) 974-0868 or robert.chadwick@americamortgages.com. Please include the rent roll, property photos and the ownership chart for an initial review.

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