

# America Mortgages Unveils New US Expat Loan Division to Address the Unique Mortgage Needs of US Expats

America Mortgages launches a dedicated U.S. Expat Loan Division, offering flexible mortgages using foreign income, no U.S. credit, and remote closings.

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Our new US Expat Loan Division is a testament to our dedication to this community and our mission to simplify the mortgage process for them."

*Robert Chadwick, CEO*

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America Mortgages

America Mortgages, a leading provider of mortgage solutions for

non US residents, is excited to announce the launch of its new [US Expat Loan](#) Division. This specialized division is designed to cater to the unique mortgage needs of the approximately 8.5 million US expats living abroad, offering tailored solutions to simplify the home-buying process.

A Growing and Unique Market

America Mortgages recognizes that US expats face unique challenges when considering purchasing or refinancing real estate in the United States. To address these challenges, the firm has developed a comprehensive approach to mortgage lending that is specifically tailored to the needs of this growing community.

America Mortgages offers a range of mortgage products designed to accommodate the diverse financial situations of US expats. These solutions include:

US expats can qualify for mortgages using foreign income,

foreign employer letters, and international bank statements. This approach makes the process highly accessible for expats working abroad.

**Q: While having a US credit score can simplify the process, it is not a requirement. America Mortgages offers programs that do not require a US credit score, allowing expats to qualify based on alternative credit documentation or banking references.**

**A:** In today's digital age, the entire mortgage process can be completed remotely. From prequalification to closing, digital documentation, remote appraisals, and local-notary closings allow US expats to purchase a home without needing to travel back to the US.



**Q: America Mortgages understands that second homes and investment properties have different underwriting requirements. For second homes, the company uses foreign income, two months of bank statements, and two years of US tax returns. For investment properties, the company uses Debt Service Coverage Ratio (DSCR) or asset-based underwriting, meaning foreign income is not used at all.**

**A:**

America Mortgages is the industry leader in [non-resident mortgage](#) lending. While a typical US mortgage broker or bank may see only one US expat out of a thousand clients, this is all America Mortgages does. The company's specialization allows it to anticipate and address potential issues before they become problems, ensuring a smooth and efficient mortgage process for its clients.

**Q:**

"America Mortgages has always been committed to providing innovative and tailored mortgage solutions. Our decision to specialize in the US expat market is driven by the unique challenges and opportunities that this community faces. By focusing on this niche, we can offer personalized solutions that meet the specific needs of US expats, ensuring they have access to

the financial tools and expertise needed to purchase or refinance real estate in the United States," said Robert Chadwick, CEO of America Mortgages. "Our new US Expat Loan Division is a testament to our dedication to this community and our mission to simplify the mortgage process for them."

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America Mortgages is committed to providing clear, transparent, and accurate expat-specific guidance. The company's new US Expat Loan Division is designed to help US expats navigate the mortgage process with confidence, whether they are buying a second home, a vacation property, or planning for a future return to the US.

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America Mortgages is a leading provider of mortgage solutions, specializing in non-resident mortgage lending. The company's team of experts is dedicated to providing personalized, tailored solutions to meet the unique needs of US expats. For more information, visit America Mortgages, call +1 845-583-0830, or email [hello@americamortgages.com](mailto:hello@americamortgages.com).

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