

records, multi-year U.S. tax returns, U.S. credit scores, and Social Security Numbers. For a Chinese national acquiring a Beverly Hills estate, a Singapore-based U.S. expat seeking to leverage a Manhattan apartment, or a Brazilian family office establishing a Palm Beach residence, these requirements are structurally impossible to satisfy.

Robert Chadwick, CEO of America Mortgages and founding architect of the America Mortgages platform, has observed this market gap firsthand across more than two decades of international mortgage origination.

"The clients who need this most are precisely the ones the U.S. banking system cannot serve," said Chadwick.

"A Hong Kong family office that has structured its wealth across Singapore, BVI, and Cayman vehicles to acquire a \$30 million Beverly Hills estate is not a difficult credit risk. The collateral is exceptional. The exit strategy is clear. The only problem is documentation, and documentation is the one thing we don't require. The property is the credit. That's the entire philosophy."



Robert Chadwick, CEO of America Mortgages

At the core of America Mortgages' competitive position is its access to institutional Asian capital deployed from Singapore, Hong Kong, Tokyo and Middle East. This capital base, drawn from the family office ecosystem, institutional investors, and private wealth pools that have made Singapore and its associated markets the fastest-growing financial center in the world, enables loan pricing and capacity that domestic U.S. private lenders cannot match.

Singapore's real estate investment money volume surged 433% year-over-year in the first quarter of 2026, according to data published by JLL, reflecting the extraordinary depth of capital available for global real estate credit strategies. Asia Pacific family offices, which Julius Baer's 2025 Family Barometer identified as increasingly active in cross-border direct real estate investment represent a natural capital source for U.S. luxury real estate bridge loans that offers favorable relative yield on a risk-adjusted basis.

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"USD-denominated returns. Hard collateral in the world's most liquid real estate markets. Short durations. Strong covenant protection. The risk-adjusted yield is compelling relative to Asian fixed-income alternatives. That capital advantage translates directly into better loan terms for our borrowers and that's the reason sophisticated global investors consistently choose us over domestic options."

AMERICAN MORTGAGES AND GMG

America Mortgages and GMG have closed bridge loan transactions spanning California, New York, Florida, Colorado, Texas, Hawaii, and additional U.S. states. The company's California activity concentrated in Beverly Hills, Bel Air, Malibu, Pacific Palisades, San Francisco, Silicon Valley, Newport Beach, and Santa Barbara represents its most active market. The Florida platform, serving Palm Beach, Miami Beach, Naples, and Sarasota, has seen rapidly increasing transaction volume as international buyer demand for Florida luxury real estate accelerates.

The company published its monthly bridge loan funding report in February 2025, covering 11 closed transactions across five countries including the United States, with an average funding timeline of under 14 business days.

Key highlights from the report:

- A \$75 million bridge loan secured against an entitled land parcel in Bel Air, California, enabling a developer to complete a competitive acquisition against a public REIT before seller deadline.
- A \$10 million bridge loan for an Indonesian family office against three California residential properties collectively valued at \$17 million, funded in two weeks with no U.S. documentation.
- An \$18.5 million bridge loan for a Singapore-based developer against a commercial site in Southern California, closing in 16 business days without U.S. income verification.

Specific transaction details shared with borrower consent and anonymized where appropriate.

AMERICAN MORTGAGES AND GMG

America Mortgages serves four primary borrower categories:

Key categories include:

Citizens of any country acquiring or refinancing U.S. real estate. The lender serves borrowers from Singapore, China, Hong Kong, Indonesia, Malaysia, South Korea, Japan, India, Australia, Brazil, Colombia, Israel, the United Arab Emirates, and across Europe and the Middle East.

AMERICAN MORTGAGES AND GMG

American citizens living and working abroad whose income is structured offshore. Estimated at nine million individuals globally, this community represents one of the most systematically underserved segments in U.S. real estate lending.

U.S. residents whose income structures through trusts, LLCs, private equity distributions, or other alternative vehicles do not fit conventional underwriting frameworks.

Single and multi-family offices allocating to U.S. luxury real estate at the portfolio level, requiring a lender capable of operating at institutional standards of confidentiality, speed, and structural flexibility.

America Mortgages' operational framework has been purpose-built for the demands of the global HNW borrower:

- Preliminary term sheet:** Issued within 48 hours of initial inquiry

- Minimum closing timeline:** 8 business days from inquiry to funded loan

- Loan sizes:** \$500,000 to \$75,000,000++

- LTV:** Up to 70–75% on qualifying U.S. luxury assets

- Rates:** From 8.99% per annum in 2026

- Loan term:** 12–24 months, interest-only

- Documentation required:** Property documentation and exit strategy evidence. No U.S. tax returns, no SSN, no U.S. credit history

- Eligible structures:** Individual, LLC, trust, corporation, offshore entity

- Geographic coverage:** All 50 U.S. states

- Global team:** 24/7 coverage across Singapore, U.S., and global offices

America Mortgages, Inc. is a U.S.-licensed mortgage company and the American subsidiary of Global Mortgage Group (GMG). The company provides asset-based real estate bridge loans to

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foreign nationals, U.S. expatriates, high-net-worth individuals, family offices, and institutional borrowers across all 50 U.S. states. America Mortgages specializes in serving borrowers that conventional U.S. banks cannot accommodate, providing institutional-scale financing at closing timelines that the U.S. domestic hard money market cannot match.

Global Mortgage Group Pte. Ltd. (NYSE:GMG)

Global Mortgage Group Pte. Ltd. is the world's leading international mortgage company, headquartered in Singapore and operating across 57 countries. GMG provides cross-border mortgage and bridge loan services to foreign nationals, expatriates, and high-net-worth individuals globally, drawing on its Singapore-based institutional capital platform to deliver market-leading terms for clients seeking financing in the United States, United Kingdom, Australia, Canada, and across Asia Pacific.

Global Mortgage Group Pte. Ltd. (NYSE:GMG)

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