

Foreign National Requirements

- Typed 1003 & 1008.
- Two ORIGINAL Bank reference letters. The borrower must be mentioned by name and the letter can be a joint letter referencing more than one borrower. If used to document liquid assets, it must have current balance and an average balance for the past two months. It must be on the bank's letterhead containing date issued, address and phone number for the bank and original signature of signing officer.
- Last two years tax returns from their county.
- Two months bank statements. Must verify funds sufficient to complete transaction and three months reserves.
- Two credit reference letters.
- Credit report if borrower has a social security number in US.
- Professional Resume.
- Original CPA letter (if self employed) showing income for the past 2 years and YTD income for the borrower and the business, % of business owned, along with a copy of the CPA's current license. Letter must be on letterhead showing CPA's address and phone number plus it must be AN ORIGINAL WITH ORIGINAL SIGNATURE.
- Copy of valid Visa and Passport.
- Copy of fully executed sales contract.
- Escrow letter and copy of cancelled escrow checks.
- Translations to English if documents are in other language. All translations must be certified and signed by translator.