



LUVANEX
REALTY GROUP

FOREIGN NATIONAL MORTGAGE PROGRAM

IN PARTNERSHIP WITH EVERGREEN ANCHOR CAPITAL LLC



Luvanex Realty Group, in partnership with Evergreen Anchor Capital LLC, provides mortgage solutions for qualified international investors seeking to purchase investment properties in the United States.

This program is specifically designed to make U.S. real estate ownership accessible to foreign nationals who may not have U.S. residency, U.S. income, or an established U.S. credit history.

HOW THE PROGRAM WORKS

Through the Foreign National Mortgage Program, qualified investors may purchase properties in the United States by making a down payment of 30% of the property's value, while the remaining balance is financed through a U.S. mortgage loan, subject to qualification.

This allows investors to begin building a U.S. real estate portfolio without paying the full property price in cash.

SIMPLE QUALIFICATION REQUIREMENTS

Qualified foreign investors may benefit from:

- ✓ No U.S. credit history required
- ✓ No U.S. income documentation required
- ✓ Minimum loan amount of USD \$100,000
- ✓ Down payment of 30%, depending on the property and loan structure
- ✓ Funds may be sourced from either a foreign or U.S. bank account
- ✓ Two months' bank statements demonstrating available funds for closing.
- ✓ The investor can close at the nearest U.S. embassy.

DOCUMENTS REQUIRED

To begin the mortgage qualification process, investors will typically be required to provide:

- Copy of a valid international passport
 - Residential address in home country
 - Two (2) months' bank statements
 - Explanation or supporting documentation for any significant deposits
 - Bank statement balances converted to U.S. Dollars, where applicable
- Please note that additional documentation may be requested depending on the specific transaction.

LOAN TERMS & ESTIMATED COSTS

Loan terms may vary based on property type, loan amount, and lender guidelines. However, the general structure includes:

- Interest rates starting from approximately 7.5% and above
- Estimated closing costs of approximately 5% to 6%
- Prepayment penalties may apply for a period of up to five (5) years. However, this may be reduced or modified for an additional fee.

Closing costs may include:

- Property appraisal: A valuation of the property value that the bank orders.
- Title insurance: A one-time insurance policy that protects property owners and lenders from financial loss due to defects or disputes in the property ownership history.
- Lender fees: Various charges associated with processing, approving or funding your loan. Typically ranging from 1% - 2% of the loan amount.
- Attorney fees: Charges billed by a law firm to a client for legal services provided for the sales transaction.
- Recording fees: Charges collected by local government officers to officially record legal documents, ensuring they become part of the public record.
- Other transaction-related expenses

PURCHASE EXAMPLE

Property Purchase Price: USD \$350,000

Investor Down Payment (30%) USD \$105,000

Estimated Additional Costs (3.5%) USD \$12,250

Estimated Total Initial Cash Required ... USD \$117,250

Monthly mortgage payments may include:

✓ Principal and Interest

✓ Property Taxes

✓ Insurance

The final monthly payment will depend on the selected property, loan amount, taxes, insurance, and applicable interest rate.

FLEXIBLE CLOSING OPTIONS

- International investors may have the option of signing closing documents at the nearest U.S. Embassy or U.S. Consulate in their country of residence, where applicable OR Investor can fly down to close in the U.S.

WHY CONSIDER MORTGAGE FINANCING?

- ✓ Preserve capital for other investment opportunities
- ✓ Acquire higher-value properties
- ✓ Generate rental income in U.S. Dollars
- ✓ Build long-term wealth through property appreciation
- ✓ Diversify your investment portfolio internationally

END-TO-END SUPPORT

With the support of Luvanex Realty Group and Evergreen Anchor Capital LLC, investors receive guidance throughout the entire investment process, including:

- ✓ Initial Consultation
- ✓ Mortgage Qualification
- ✓ Property Selection
- ✓ Purchase & Closing
- ✓ Property Management & Post-Purchase Support

Mortgage financing is provided through our lending partner:

Evergreen Anchor Capital LLC

Mortgage License #36981

Company MLS #1041624

evergreenanchor.com

Luvanex Realty Group - NC & GA – For emphasis on handling the sales transaction

Firm License # C28306 NC

Firm License # H-76239 GA

For additional information,

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