

TRUE ALLIANCE CAPITAL

Foreign National DSCR

Foreign National DSCR Loans (Asset Utilization)

Foreign National DSCR Loans facilitate global investments in U.S. real estate by qualifying non-resident investors solely on property cash flow.

General approval guidelines include:

- **Ease of Access:** No U.S. credit, SSN, or ITIN required for non-resident investors.
- **Qualified Rents:** Qualify on U.S. rental potential, not global returns.
- **Digital Closing:** Eligible for Remote Online Notarization (RON) globally.
- **Border-Free Deals:** Use foreign assets for down payment and qualify on US rents alone.

Highlights

- **FICO:** If no U.S. credit, qualify at 660 "Shadow FICO".
- **LTV (Purchase):** Up to 75%.
- **Ratio:** Minimum 1.00 DSCR.
- **Loan Amounts:** Max \$1,500,000.
- **Reserves:** 12 months PITIA required.
- **Identification:** Requires valid Passport and Visa.
- **Funds:** global assets must be in U.S. account 10 days prior to closing.

Frequently Asked Questions

Who qualifies as a foreign national?

Non-U.S. citizens without permanent residency.

Is U.S. credit required?

No U.S. credit is required.

Is DSCR required?

Yes, minimum DSCR of 1.00.

Is cash-out refi allowed?

Yes.

Can property be owned in an entity?

Yes.

To apply for a Foreign National DSCR Loan, investors can “Book A Consultation” on our website, where we can fully discuss your loan options and next steps to qualify for a loan with True Alliance Capital. [Click here](#) to “Book A Consultation” or feel free to contact us at (704) 529-9925.