

NORTHSTAR FUNDING

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NMLS #139369

Foreign National Mortgage Guide

Your Path to U.S. Property Ownership Without a Social Security Number

Who Qualifies as a Foreign National?

A foreign national is anyone who is not a U.S. citizen or permanent resident. This includes:

- Non-resident aliens living abroad
- Foreign investors purchasing U.S. real estate
- Visa holders (H-1B, L-1, E-2, etc.) without green cards
- International students and professionals
- Expatriates and global citizens

Foreign National Loan Requirements

- **No SSN Required:** ITIN or passport number accepted
- **Down Payment:** Typically 30-40% for non-residents, 20-25% for visa holders
- **Credit:** U.S. or international credit history accepted
- **Income Documentation:** Foreign bank statements, tax returns, or employment letters
- **Property Type:** Primary residence, second home, or investment property
- **Loan Amount:** Up to \$3M+ depending on property and borrower profile

Required Documentation

Identity & Residency:

- Valid passport
- Visa documentation (if applicable)
- Proof of foreign address

Financial Documentation:

- Bank statements (3-12 months, foreign or U.S.)
- Proof of income (pay stubs, employment letter, tax returns)
- Proof of assets (investment accounts, property holdings)
- Down payment source documentation

Benefits of U.S. Property Ownership

- **Diversification:** Protect wealth with U.S. real estate assets
- **Strong Dollar:** Benefit from stable U.S. currency
- **Rental Income:** Generate cash flow from investment properties
- **Appreciation:** Build equity in growing U.S. markets
- **Education:** Secure housing for children attending U.S. universities
- **Retirement:** Establish U.S. presence for future relocation

Common Questions

Q: Do I need to be in the U.S. to close?

A: No, we can arrange remote closing with mobile notary or at U.S. embassy.

Q: Can I rent out the property?

A: Yes, foreign national loans work for investment properties and rental income.

Q: What about taxes?

A: Consult a tax advisor about FIRPTA and foreign investment tax implications.

Start Your U.S. Property Journey

Contact NS Funding to discuss foreign national mortgage options. We specialize in helping international buyers navigate U.S. real estate financing.

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