

Buy a US rental *from anywhere.*

A foreign national DSCR loan qualifies on the property's rent, not on US income or US credit. Here's what you need to know before you make an offer.

25%

Down on a single-family home

No SSN

No ITIN needed either

No minimum

Credit score requirement

Remote

Close from where you live

What you don't need.

- ~~Social Security number or ITIN~~
- ~~US credit score or a foreign credit report~~
- ~~US income, tax returns or pay stubs~~
- ~~Income documents from your country~~
- ~~A trip to the US to sign~~

What to have ready.

- A valid passport
- 25% down on a single-family home, plus closing costs
- Statements showing where the funds come from
- The property's lease, or its market rent
- A plan for owning it: your name or a company (ask a US attorney or CPA)

How it works.

01

Tell me the plan

Where you live, the city, your budget and the expected rent.

02

I confirm the fit

Your country, the property type, the down payment and the rent.

03

Appraisal and title

I order them and keep the file moving.

04

Close remotely

Sign from where you live.

Where you can buy.

39 states and Washington, D.C., including Florida, Texas and Colorado.

Extra business-purpose form: California, Illinois, Michigan, Nebraska, New Jersey, New York. Virginia: close in an LLC or corporation.

Not available right now: Arizona, Idaho, Minnesota, Nevada, New Mexico, North Carolina, North Dakota, Oregon, South Dakota, Utah, Vermont.

Know before you buy.

Taxes. When a foreign owner sells, the buyer generally withholds part of the price under FIRPTA, and rental income has its own withholding rules. Talk to a US tax professional first.

Short-term rentals. City, HOA and condo rules vary a lot. I check them before you make an offer.

Country eligibility. Each lender keeps its own list, and countries under US sanctions are excluded.

Send me the property.

Scan to message me on WhatsApp, in English or Spanish. My team also speaks Portuguese.

WhatsApp +1 (786) 769-5444

4mgmortgage.com/foreign-national-dscr-loans

