



Foreign National Loans Explained

You don't need US citizenship, an SSN, or US credit history to own property in America. Here's how Foreign National loans work, who qualifies, and what to prepare.

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Every year, thousands of Brazilians buy homes and investment properties in the United States — many of them without ever having lived here. Florida is one of the most popular destinations in the country for international buyers, and Georgia is growing fast.

How do they finance it without a Social Security Number, a green card, or a US credit score? With a **Foreign National loan** — a mortgage built specifically for non-US citizens.

Who Counts as a Foreign National?

In mortgage terms, a foreign national is someone who is not a US citizen or permanent resident and generally lives outside the US. If you live and work in Brazil but want a vacation home in Orlando or a rental property in Atlanta, this is your program. (If you live and work *in* the US with an ITIN, look at ITIN loans instead — they need less money down.)

What Makes These Loans Different

Requirement	Foreign National Loan
US citizenship / green card	Not required
Social Security Number	Not required
US credit history	Not required — international credit references accepted
Identification	Valid passport (plus visa, such as a B-1/B-2 tourist visa, where applicable)
Down payment	Typically 25%+
Income documentation	Letter from employer or accountant, foreign tax documents, or bank statements — Brazilian documents accepted with translation
Property types	Second homes and investment properties — single family, condo, townhome, 2-4 units

Two Ways to Qualify

1. Full documentation

You document your income in Brazil — an employer letter, accountant (contador) letter, or tax documents — plus bank statements showing your down payment and reserves. This generally earns the best terms.

2. DSCR (rental income) qualification

Buying a rental property? A **DSCR loan** qualifies you based on the property's expected rent covering the mortgage payment — no personal income documentation at all. This is the go-to structure for investors building a US portfolio from abroad.

What to Prepare Before You Apply

1. **Valid passport** (and US visa if you'll enter the country)
2. **Down payment + reserves** — plan for 25% down plus several months of payments in reserve, documented in bank statements
3. **Income documentation** from Brazil — we'll tell you exactly which format the lender wants
4. **Credit references** — international credit report or reference letters from Brazilian banks
5. **A US bank account** — helpful for closing funds and monthly payments (we'll guide you on setting this up)

Moving money from Brazil? Plan the transfer early. Lenders need to document the source of your funds, and international wires plus currency exchange take time. Starting the paperwork 30+ days before you need the money keeps your closing on schedule.

■ Common Questions

- **Can I close without traveling to the US?** Often yes — remote closings through a US consulate or with a power of attorney are common. We coordinate this regularly.
- **Will buying property give me immigration status?** No — property ownership and immigration are separate. But ownership is fully legal for foreigners.
- **What about taxes?** Rental income in the US is taxable here; talk to a cross-border accountant. We can recommend professionals who work with Brazilian investors.
- **Are rates higher?** Yes, somewhat — the trade-off for no US credit requirement. Many investors refinance later as they build a US financial footprint.

■ Why Brazilians Work with Alvorada for This

Foreign National lending lives in the wholesale market, and requirements vary a lot between lenders — down payment, reserves, which documents they'll accept from Brazil. We compare 50+ lenders, we speak your language, and we've walked families through this exact process from São Paulo to Snellville.

Let's Talk About Your Mortgage

Our team serves you in English, Portuguese, and Spanish — no cost, no obligation.



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