



FOREIGN NATIONAL LOANS

Your Key to the Foreign National Market

Today's Speakers

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Agenda

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- Who We Are
- What We Do
- Why Partner with Us
- Foreign National Data
- How to find Foreign National Business
- Foreign National Program at AHL
- Recently Funded Deals
- Q&A
- How to Contact Us

Who We Are

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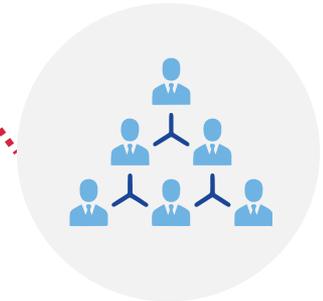
Established
in 2008



Corporate
Office in Irvine,
California



Operations
Teams through
the U.S.



Management
Team of Non-QM
Product Industry
Veterans

Who We Are

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We are a Lender you can **Trust.**

American Heritage Lending is a customer service-oriented lender in the **Non-QM mortgage** market. The company was founded by mortgage professionals who hold a long history of providing flexible solutions to borrowers who don't fit the **Qualified Mortgage** space.

American Heritage Lending prides itself on providing superior service, and our experienced staff is here to help you every step of the way. Our highly trained Account Executives, Account Managers, and Underwriters work with clients to structure loans and provide real solutions for difficult loans that were rejected by traditional lenders or government automated underwriting methods.

What We Do

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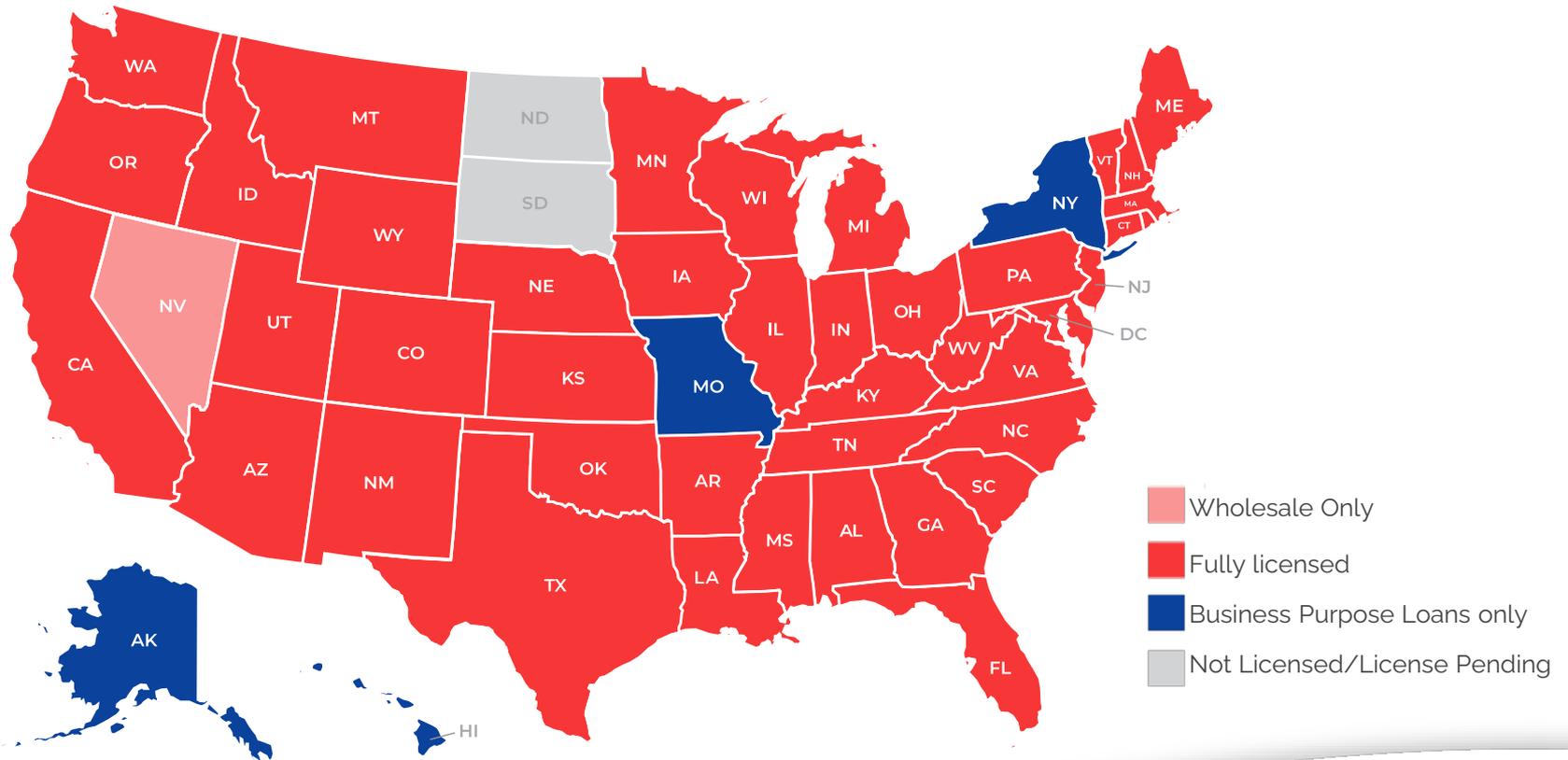
Nationwide Non-QM Lender

The AHL Difference:

- Full Suite of Non-QM Products
- Bank Statement Loans
 - Expense Ratios as low as 20%
- DSCR
 - Use 1007 over lease when beneficial
 - LTV up to 85%
- Primary Residence Bridge Loan
- Foreign Nationals to 75% LTV
- Condos and Condotels
- Asset Depletion
- Prime Jumbo Loans
 - up to \$4 million with ALT-Doc
- 1-Year P&L program

Coverage

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Why Partner With Us?

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- Full suite of Non-QM products
- Common sense underwriting
- User friendly client portal
- Offering Wholesale and Correspondent delivery
- Best in class turn-times



Foreign National Stats

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April 2022-March 2023

- Foreign National buyers accounted **for 2.3% of the \$2.3 trillion** in existing home sales
- **\$53.3 billion** worth of US residential properties purchased by Foreign Nationals
- Roughly **85,000** existing homes were sold
- Average purchase price of **\$639,900** was the **highest ever recorded** by NAR – National Association of Realtors
- 15% of Foreign Nationals purchased properties worth **more than** \$1 million

References:

<https://www.nar.realtor/newsroom/annual-foreign-investment-in-u-s-existing-home-sales-declined-9-6-to-53-3-billion>

<https://www.statista.com/statistics/611020/total-number-of-properties-purchased-by-chinese-buyers-in-the-us/>

2023 FN Highlights

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■ **42%**
Paid all-cash

■ **76%**
Purchased a detached single-family home or townhome

■ **50%**
Purchased a property for use as a vacation home, rental, or both

■ **45%**
Purchased in a suburban area

References:

[2023 International Transactions in U.S. Residential Real Estate \(nar.realtor\)](#)

What Attracts Foreign Nationals?

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- **Pro-growth Agenda.** The U.S. has a transparent business environment, strong legal framework and favorable investment climate.
- **Property Rights.** Investors have confidence that their investments will be safeguarded and that they can enforce their rights through the court system if necessary.
- **Potential for Appreciation.** U.S. real estate has historically demonstrated long-term appreciation in value. Many foreign investors see the U.S. market as an opportunity to generate capital gains over time, especially in prime locations such as in major cities and popular tourist destinations.
- **Exchange Rates.** Fluctuations in exchange rates can create opportunities for foreign investors to capitalize on favorable currency conversions. If a foreign investor's home currency strengthens against the U.S. dollar, their real estate investments can yield higher returns when repatriated.

References:

[Attracting Foreign Investment \(nar.realtor\)](#)

Who is the Biggest Buyer?

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U.S. Residential Sales Volume from April 2022 - March 2023

- China – \$13.6 billion
- Canada - \$6.6 billion
- Mexico –\$4.2 billion
- India - \$3.4 billion
- Colombia - \$0.9 billion

References:

<https://www.nar.realtor/newsroom/annual-foreign-investment-in-u-s-existing-home-sales-declined-9-6-to-53-3-billion>

<https://www.statista.com/statistics/611020/total-number-of-properties-purchased-by-chinese-buyers-in-the-us/>

Top US Markets

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- Florida (23%)
- California (12%)
- Texas (12%)
- North Carolina (4%)
- Arizona (4%)
- Illinois (4%)

References:

<https://www.nar.realtor/newsroom/annual-foreign-investment-in-u-s-existing-home-sales-declined-9-6-to-53-3-billion>

<https://www.statista.com/statistics/611020/total-number-of-properties-purchased-by-chinese-buyers-in-the-us/>

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How to
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Foreign National Loans

The National Association of Hispanic Real Estate Professionals

- The Voice for Hispanic Real Estate
- NAHREP mission: To advance sustainable Hispanic home ownership
- Hispanics are the largest minority population group in the country
- Educate and empower real estate professionals who serve Hispanic homebuyers and sellers
- Top 3 MLOs of 2023 originated a combined **\$588,215,634** in volume
- Top 3 MLOs of 2023 originated a combined **1,354** transactions

References:

[2023-top250-mortgage-originator-report.pdf \(nahrep.org\)](#)

Join Local Chapters

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www.nahrep.org/join

Chapters are located throughout the United States and meet during the year to host:

- Educational seminars
- Networking events
- Galas

Membership Annual Fees:

- Premium: \$199
- Standard: \$49



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The Asian Real Estate Association of America

- AREAA is dedicated to promoting sustainable homeownership opportunities in Asian American and Pacific Islander (AAPI) communities
- Network of over 18,000 real estate professionals
- AREAA members are real estate, mortgage, and housing professionals that serve the AAPI market

Join Local Chapters

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www.area.org/join

43 Chapters located throughout the United States and Canada

- Local chapter networking events
- National conferences
- Free webinar training

Membership Annual Fees:

- \$99

Think Outside the Box

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- Partner with Realtors to source this business
 - US based and abroad
 - Co-branded marketing
- Social Media: Facebook, Instagram, TikTok, LinkedIn
- Identify Opportunity Zones within your local markets
 - Foreign Students
 - Professionals

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with AHL

Foreign National Program

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- Up to 75% LTV
- Investment properties or 2nd home
- Gift funds allowed
- No VISA required
- No cap on Cash-Out
- Default to 680 FICO if no credit score
- DSCR, Asset Qualifier, Full Doc

Foreign National Program

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Foreign Income Qualification

- **Full Doc:** Letter from employer on company letterhead that provides:
 - Monthly salary, YTD earnings, and earnings for past 2 years
- **Alt Doc - Self-Employed:** Letter from licensed CPA or equivalent on company letterhead that provides:
 - YTD Income and income for last 2 years
- **Alt Doc - Asset Qualifier:** Funds must be in US based bank account for a minimum of 3 months

Recently Funded Deals

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| | |
|--------------------------|-----------|
| Transaction Type: | Purchase |
| Product: | DSCR |
| Loan Amount: | \$150,000 |
| DSCR: | 1.112 |

Exception Request

To use US based credit and scores although it did not meet tradeline requirement

Compensating Factors

- Experienced Investor
- Low LTV
- Owns primary residence

Recently Funded Deals

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| | |
|--------------------------|-------------------------------|
| Transaction Type: | Purchase 2 nd Home |
| Product: | Alt Doc – CPA Letter |
| Loan Amount: | \$163,500 |
| LTV: | 75% |

Exception Request

To close in Individual Name

Compensating Factors

- Excess reserves
- Low DTI
- Stable employment
- Owns primary residence in Brazil



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QUICK PRICER
WWW.AHLENDTPO.COM

Summary

**ORIGINATE
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- Significant number of Foreign National buyers in the US every year
- Top Markets for Foreign National buyers
- There are many methods to finding business within the Foreign National landscape
- Partner with AHL to grow your business and **Originate More!**

Q&A & Contact Info

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For more information, reach out to your dedicated AHL **Account Executive**, or:

Client Support Help Desk



855.206.2612



ClientSupport@Ahlend.com

www.ahlendtpo.com

Thank you!