



GLOBAL MORTGAGE

Prequalification Requirements and Mortgage Terms

Global Mortgage was created to provide cross border lending for U.S citizens with the highest mortgage lending standards in both the U.S. and Mexico, providing unparalleled security for your international investment. Whether you are a new home buyer or an existing property owner, Global Mortgage has a financing solution to fit your needs.

Mortgage Terms

- Loan size \$100K - \$2.5 MM
- Interest rate: From 7.0 % to 10 % **NOTE:** Depending on qualifications)
- 3% Loan origination
- 15 Years fully amortized
- 60% Loan to value
- 38% Debt to income
- No prepayment penalties
- Cash out refinancing

NOTE: Global will review each file for the best qualification rate.

Prequalification

The prequalification or credit worthiness process starts by answering a short series of questions and giving authorization to order your credit report. The cost for the credit report is \$100 USD. The credit along with the shorts answers to each question provides the you with an initial decision that will determine the next steps in the loan process.

For each applicant the following information is required:

- Type of loan: Purchase or Cash Out Refinance.
- Loan Amount
- Property Address
- Is this property going to be a primary or secondary residence?
- Name
- Address
- Phone number
- Email
- Social Security Number
- Date of Birth
- Estimated Annual Income
- Estimated Assets (checking, savings, retirement, etc)
- Signature for borrower certification and authorization

The next step is to complete the prequalification process. All required information listed above is reviewed for accuracy and determined if the you meet the strict requirements of progressing to the pre-approval, underwriting and funding of the loan. You will receive a decision on prequalification within 48 hours after all information has been provided.