

# Global Bridge Advantage

Coordinate a qualifying foreign-national acquisition and its next financing stage.

**SELECTED RESIDENTIAL BRIDGE: 75% LTV | CREDIT SCREEN 620**

## Who it is for

Qualifying foreign-national investors seeking a bridge for an eligible acquisition while arranging a longer-term strategy. The flyer identifies selected residential bridge scenarios, not universal financing for every nationality, residency profile, entity or property. Confirm borrower and entity eligibility for the actual scenario.

## Ideal projects and transactions

An eligible residential investment acquisition with supportable value, a clear purchase agreement and a documented cash contribution. Explain who will manage the property and how the transition or later financing will be executed. Identify any proposed repairs and occupancy changes. International ownership does not itself establish property eligibility or guarantee the later refinance needed for the business plan.

## Credit, experience and liquidity

The source states tailored capacity, a 75% LTV reference for selected residential bridge scenarios and a 620 credit screen. It does not publish a universal loan-size maximum. Ask which credit evidence and borrower qualifications apply to your circumstances; do not assume a particular foreign credit report, lack of U.S. history or identification status is automatically accepted. Identify cash for closing, operations and contingencies. Disclose partner or borrowed funds and other projects sharing that liquidity. Ask what experience and reserve records are required.

**BRING THE COMPLETE BRIDGE SCENARIO**

Property + value + existing debt + requested funds + repayment exit



Subject to underwriting. Not a commitment to lend. Images are AI-generated and illustrative.

# Global Bridge Advantage | Planning guide

## Leverage and valuation framework

Request the accepted value basis and controlling advance calculation for the selected residential transaction. Do not translate the 75% LTV reference into an ARV commitment or apply it to all commercial or cash-out requests. Prepare a complete acquisition sources-and-uses schedule, showing the gross proposed loan, settlement charges, reserves, any holdbacks and the cash still needed from the investor.

## Rehab, funding and draw mechanics

Plan conversion, transfer and availability of the investor contribution with the relevant banks and settlement professionals. Keep the documentation trail and ownership of funds clear through the requested secure process. A foreign account balance is not the same as confirmed available closing funds. If improvements are included, confirm their separate eligibility, budget, inspection and release mechanics rather than assuming a fully funded rehab facility.

## Property and location considerations

Confirm the actual property use, unit count, occupancy, condition, access and location before relying on a program label. Disclose material title, lien, damage, environmental or specialized-use questions early. Ask what geography, collateral, insurance and third-party review requirements apply to the selected transaction. A published ceiling does not establish eligibility for a particular state, property or borrower.

## Repayment and exit planning

Evaluate the intended long-term financing or sale before relying on this bridge. The later lender may need its own borrower, income, condition and documentation review. Identify the milestones and operating team supporting that transition. Test a delay or smaller takeout and explain how payments and carrying expenses will be met if additional international contributions take longer than originally expected.

## Documentation to prepare

Prepare the requested identity/residency evidence, ownership structure, purchase documents, property details, credit information, source and availability of funds, relevant experience and management plan. Ask about translation and document requirements rather than assuming a single checklist fits every country or structure. Request the selected lender's actual checklist and identify information still outstanding. Initial inquiry notes should explain the scenario; private identity, bank, tenant or legal records should follow only through the designated secure channel.

## Questions to resolve before closing

Request a written explanation of the amount available at closing, payment calculation, maturity, fees, reserves, guarantees and remaining conditions. Keep approved facts separate from preliminary estimates. Match the debt calendar to the work, operating cash and exit schedule. Ask how a material change in value, scope, occupancy, timing or borrower circumstances affects the proposal before committing funds based on earlier assumptions. Reconcile the final settlement estimate with your own sources-and-uses schedule. Identify every cost that must be paid from investor cash and when it falls due. Keep a separate downside case for a delayed exit and verify that the same reserve has not been promised to more than one project.

## Limitations and program review

For eligible business-purpose real estate financing, subject to borrower, credit, collateral, title and program approval. Published screens are ceilings or entry references that may not apply together. Fees, terms and availability require confirmation. No published minimum credit score does not mean no credit review. The guide's preparation questions do not add undisclosed program policy, promise improvement funding or approve a later loan. Final approved documents govern; this is not a commitment to lend or a consumer home-mortgage offer.

**LET'S REVIEW YOUR NEXT BRIDGE FINANCING PLAN**

Request a quote | KarpataFinance.com | 480-846-1001



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