

Global Rental Advantage

Build a U.S. rental strategy from an international base.

DEDICATED FOREIGN-NATIONAL RENTAL LANE

Who it is for

Eligible foreign-national investors who need rental financing without a conventional U.S. credit profile. Borrower identification, ownership structure, funds and program eligibility still require a complete review.

Ideal properties and transactions

An eligible U.S. rental with reliable local management and a plan for collecting rent, handling repairs and funding reserves from abroad. Establish who can act for the ownership entity and how closing documents will be executed.

Credit, experience and liquidity

The flyer describes $2.5 million capacity, a dedicated foreign-national lane at 75% LTV and DSCR of at least 1.00. Its credit entry says no U.S. FICO or 680, tier-dependent. Confirm which alternative applies rather than combining the screens into a single rule. Discuss your ownership and management history and cash remaining after closing. The flyer does not establish a universal experience or reserve requirement. Prepare a closing-funds reconciliation that separates the down payment, transaction costs, required reserves and your own operating cushion. Explain any partner capital or borrowed funds and the other properties supported by the same liquidity. Ask which funds must be verified before closing and which must remain available afterward.

BRING THE COMPLETE RENTAL SCENARIO

Property + rent + value + requested loan + ownership strategy

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

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Leverage and valuation framework

LTV compares the proposed loan with the lender's accepted property value. A purchase, rate-and-term refinance and cash-out transaction can have different limits. Ask which value basis and seasoning rule apply; improvements or an anticipated appraisal do not automatically increase eligible proceeds. Cash to close also includes fees, escrows and any required reserves. For a refinance, subtract existing liens and closing costs to estimate net proceeds. Keep headline capacity, credit screens and maximum leverage separate: the approved combination depends on the entire file.

Rental income and coverage

Present verifiable property income and management costs. Ask how the selected tier measures coverage and whether its rent and debt-service conventions differ from another offer. Currency movements can affect your own return even when the loan and rent are in U.S. dollars.

Loan structure, repairs and closing

Confirm the property condition required at closing and whether any repair escrow is permitted. Renovation funding and repair escrows require review under the selected loan structure. If substantial work or lease-up is needed, ask whether separate renovation or bridge financing must precede a rental takeout; a later refinance requires its own approval. Request the rate structure, amortization, maturity, any interest-only period, escrow treatment and prepayment provisions together. Compare total ownership cost and the payment after any reset, not only the initial monthly payment.

Property and location considerations

Confirm state, property and borrower eligibility before relying on a closing timetable. Discuss entity ownership, remote execution and local management early. Foreign-national eligibility is separate from a promise of immigration status or any right to occupy a property.

Holding period, exits and stress tests

Set a holding period and compare the loan term, prepayment schedule and any planned sale or refinance. Model lower rent, higher insurance or taxes, a vacancy and a major repair. For illustration only, $2,500 qualifying monthly rent divided by $2,000 qualifying debt expense gives 1.25 coverage; the lender's actual formula and accepted income may differ. This simplified ratio is not net operating profit. A future refinance depends on then-current value, income and program eligibility and is not guaranteed.

Documentation to prepare

Start with the address, legal unit count, transaction purpose, purchase price or estimated value, requested loan amount, monthly rent and current occupancy. Add the purchase contract or existing debt information, leases and rent roll, operating history, insurance and tax figures, ownership/entity records and evidence of available funds. Explain any unusual property use, lease-up, credit event or closing deadline. Provide account statements and identity information through the secure process Karpata specifies rather than in a public inquiry. A complete first package makes it easier to identify the correct lane. Ask for the approved identification and entity checklist, source-of-funds requirements and any translation or overseas verification needs. Discuss account arrangements and transfer timing through Karpata's secure process; the flyer does not establish universal documentation waivers.

Limitations and questions to resolve

All published screens remain subject to borrower, property and program approval and may not apply together. Confirm current state availability, eligible loan purpose, pricing, fees, reserves, guarantees and conditions in a written quote. No minimum DSCR does not mean no underwriting. A business-purpose investment loan is not a consumer home mortgage. Confirm any requirement not specified here before committing funds or relying on a closing date. Final approved documents govern the transaction.

LET'S REVIEW YOUR NEXT RENTAL PROPERTY

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