



In this file you will find: Foreign National Cover Letter and SAMPLE LETTER requirements. All letters in this file must be submitted to your referencing institution or person to follow as a guideline.

Alex Berg

Lic. Mortgage Broker President

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www.globallendingcorp.com



ALEX BERG
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I. INCOME:

Self Employed - Letter from an independent C.P.A. (AS STATED ON THE SAMPLE LETTER)

Employed- Verification of Employment (VOD-SEE ATTACHED SAMPLE LETTER). If employed in the U.S. and declare income taxes in the U.S., then we would **also** need a copy of your 2010, and 2009 Tax Returns.

II. ASSETS:

Borrower must have sufficient assets to complete the transaction including 12 months of reserves (principal, interest, taxes and insurance) if you are placing 35% down payment, and if you are placing 30% down payment then we need to verify 24 months reserves. Liquid assets must be verified in country of origin and in the U.S. Assets may be verified in three ways: verification of deposit, copies of bank statements for the last **3** months or letter from banking institution. (Please see sample letter provided with this package).

III. PERSONAL REFERENCE LETTER

Need one character reference letter from a Banking institution; please see sample letter provided with this package. (Not required for Canadian residents)

IV. Copy of CURRENT home telephone, electrical, cell phone or any bill that proves current residence with address, and name of borrower.

V Copy of passport and Visa.

VI. Copy of sales contract.

VII. Application fee in the amount of \$1,500 payable to Global Lending Corp. This fee is to cover the appraisal fee \$500 approximately and \$1,000 application fee. All fees paid in advance will be credited towards you closing costs.

Note: After all documents have been provided, I will compile the information into a formal loan application for you to sign along with estimates and disclosures to submit to the end lender. Please courier all original signed letters and application to:

Global Lending Corporation
Alex Berg
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www.globallendingcorp.com

SAMPLE
TO BE TYPED ON ACCOUNTANT=S LETTERHEAD

(DATE)

To Whom It May Concern:

Per Mr./Mrs. **(Name)** request, holder of I.D. No. (_____) following is the information you require:

1. Gross annual earnings in 2010 & 2009 were US \$ _____ and US \$ _____ respectively.
2. Present gross monthly earnings for Mr./Mrs. **(Name)** is US \$ _____ .
3. Type of business _____ .
4. Has been in business for _____ years and is _____% owner of the business.

Certification issued in **(City)** on **(Date)**.

_____ **(Accountant=s signature)**

(Accountant=s Name)

(License number-please provide copy of the license)

(SEAL)

SAMPLE BANK ACCOUNT LETTER

(MUST BE TYPED ON BANK=S LETTERHEAD)

(DATE)

To Whom It May Concern:

CERTIFICATION

Dear Sirs,

We are pleased to inform you that Mr. (Customer Name) has been a most valued customer of our bank since (Date). He has conducted his affairs with us in a satisfactory manner. At a personal level, we feel he is of good moral character. Therefore, we believe that he would comply dutifully with any financial obligations incurred with your institution.

Mr./ Mrs. (**Customer=s Name**) has a (**Type of account & account number**), which has been handled in a satisfactory manner with a present balance of (**Show actual number: US \$20,000**), and an average balance for the last three months of (**Show actual numbers: US \$ 30,000**).

Certification issued at the request of the interested party in (**CITY**), on (**DATE**).

(**SIGNATURE**)

(**TYPED NAME**)

(**TITLE**)

(MUST BE PREPARED ON BANK=S LETTERHEAD)
REGERENCE LETTER

(Date)

To Whom It May Concern:

RE: **(CUSTOMER=S NAME)**

Dear Sirs,

We are pleased to inform you that Mr. **(Customer=s Name)** has been a most valued customer of our bank since **(date)**, has an account XXX XXX XXXX with our institution with an current balance of \$\$\$\$\$\$\$\$. Mr. (client name) has conducted his affairs with us in a very satisfactory manner. At a personal level, we feel he is of good moral character. Therefore, we believe that he would comply dutifully with any financial obligation incurred with your institution.

Please do not hesitate to contact us if we can be of further assistance.

Sincerely,

(Banker=s Signature)

(Banker=s Typed Name)

(Title of Banker)



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PERSONAL INFORMATION

WHERE DID YOU HEAR ABOUT US? _____

I. BORROWER INFORMATION			
HOME PHONE NUMBER:		CELLULAR/PAGER NUMBER:	
E-MAIL ADDRESS:		MARITAL STATUS:	
NAME:		SPOUSE'S NAME:	
S.S.# ____/____/____		S.S.# ____/____/____	
DATE OF BIRTH:	YEARS IN SCHOOL:	DATE OF BIRTH:	YEARS IN SCHOOL:
ALL NAMES TO BE SHOWN ON TITLE? YES ___ NO ___		ALL NAMES TO BE ON MORTGAGE? YES ___ NO ___	
HOW MANY CHILDREN UNDER 18 LIVING AT HOME:		AGES:	
*IF YOU AND/OR YOUR SPOUSE HAVE EVER BEEN PREVIOUSLY DIVORCED, PLEASE PROVIDE A COPY OF THE FINAL DIVORCE DECREE AND THE PROPERTY SETTLEMENT AGREEMENT.			
PRESENT ADDRESS:		** NUMBER OF YEARS AT PRESENT ADDRESS:	
		RENT/1 ST MTG. PYMNT./2 ND MTG. PYMNT.: \$	
		PRESENT MARKET VALUE OF YOUR HOME: \$	
BALANCE OWED ON FIRST MORTGAGE: \$		BALANCE OWED ON SECOND MORTGAGE: \$	
MORTGAGE COMPANY / LANDLORD : ADDRESS:		ANNUAL PROPERTY TAX AMOUNT: \$	
TELEPHONE NUMBER:		HAZARD INSURANCE PREMIUM: \$	
LOAN NUMBER:		FLOOD INSURANCE PREMIUM (IF APPLICABLE): \$	
		CURRENT RATE: _____ (1 ST MTG.) _____ (2 ND MTG.)	
** IF YOU LIVED AT PRESENT ADDRESS FOR LESS THAN 2 YEARS PLEASE PROVIDE THE FOLLOWING:			
PREVIOUS ADDRESS:		NUMBER OF YEARS AT PREVIOUS ADDRESS:	
		OWNED OR RENTED?	
		RENT / MORTGAGE PAYMENT: \$	
NAME, ADDRESS, AND PHONE NUMBER OF YOUR PREVIOUS LANDLORD IF RENTED OR MORTGAGE COMPANY AND LOAN NUMBER IF YOU OWNED:			

II. TYPE OF MORTGAGE AND TERMS OF LOAN

LOAN AMOUNT: \$ _____

FIXED ARM OTHER

30 YR. 15 YR. OTHER

III. PROPERTY INFORMATION AND TERMS OF LOAN

PROPERTY ADDRESS: _____

PURCHASE
PURCHASE PRICE \$ _____

REFINANCE
 CASH OUT - AMOUNT \$ _____

WANT ESCROWS
 INCLUDE CLOSING COSTS

TYPE OF PROPERTY: CONDO SINGLE FAMILY RESIDENCE 2 UNIT OTHER:

IF A CONDO, PLEASE PROVIDE NAME AND TEL. # OF CONDO ASSOC.:

IV. EMPLOYMENT INFORMATION

(SELF)
NAME OF PRESENT EMPLOYER:
Address:

(SPOUSE)
NAME OF PRESENT EMPLOYER:
Address:

BUSINESS PHONE NUMBER:

BUSINESS PHONE NUMBER:

POSITION / TITLE / TYPE OF BUSINESS:

POSITION / TITLE / TYPE OF BUSINESS:

DO YOU OWN COMPANY?

DOES SPOUSE OWN COMPANY?

NO. OF YEARS ON THIS JOB:

NO. OF YEARS ON THIS JOB:

NO. OF YEARS EMPLOYED IN THIS LINE WORK:

NO. OF YEARS EMPLOYED IN THIS LINE OF WORK:

GROSS MONTHLY INCOME: \$

GROSS MONTHLY INCOME: \$

IV. EMPLOYMENT INFORMATION (CONTINUED)

ONLY COMPLETE CONTINUED EMPLOYMENT INFORMATION SECTION IF EMPLOYED IN CURRENT POSITION FOR LESS THAN 2 YEARS OR IF YOU CURRENTLY HAVE MORE THAN ONE JOB.

NAME AND ADDRESS OF EMPLOYER: (If less than 2 yrs at present or if you have a 2nd job)

SPOUSE'S EMPLOYER AND ADDRESS: (If less than 2 yrs at present or if you have a 2nd job)

BUSINESS PHONE NUMBER:

BUSINESS PHONE NUMBER:

POSITION/TITLE:
TYPE OF BUSINESS:

POSITION/TITLE:
TYPE OF BUSINESS:

DO/DID YOU OWN THE COMPANY?

DO/DID YOU OWN THE COMPANY?

DATES: FROM _____ TO _____

DATES: FROM _____ TO _____

GROSS MONTHLY INCOME: \$

GROSS MONTHLY INCOME: \$

V. BANKS AND ASSETS INFORMATION

PLEASE LIST THE NAMES AND ACCOUNT NUMBERS FOR ALL CHECKINGS, SAVINGS, CD, STOCK BROKERAGE, IRA, 401K PLAN AND INVESTMENT ACCOUNT: (PLEASE USE OTHER SIDE OF THIS FORM IF NECESSARY) OR PROVIDE US WITH COPIES OF YOUR STATEMENTS.

BANK:	ACCOUNT NUMBER:
APPROXIMATE CURRENT BALANCE:	TYPE OF ACCOUNT:
BANK:	ACCOUNT NUMBER:
APPROXIMATE CURRENT BALANCE:	TYPE OF ACCOUNT:
BANK:	ACCOUNT NUMBER:
APPROXIMATE CURRENT BALANCE:	TYPE OF ACCOUNT:
BANK:	ACCOUNT NUMBER:
APPROXIMATE BALANCE:	TYPE OF ACCOUNT:
BANK:	ACCOUNT NUMBER:
APPROXIMATE BALANCE:	TYPE OF ACCOUNT:

VEHICLE(S) INFORMATION (YEAR / MAKE / MODEL / VALUE). IF FINANCED PROVIDE NAME OF BANK, ADDRESS AND ACCOUNT NUMBER:

PLEASE PROVIDE INFORMATION FOR ANY REAL ESTATE OWNED OTHER THAN PRIMARY RESIDENCE.

ADDRESS:	HOUSE / CONDO / TOWNHOUSE:
	PRESENT MARKET VALUE: \$
MORTGAGE AMOUNT: \$	MONTHLY MORTGAGE PAYMENT: \$
ANNUAL INSURANCE PREMIUM: \$	ANNUAL TAXES: \$
* PLEASE PROVIDE A COPY OF THE INSURANCE POLICY AND TAX BILL.	
GROSS MONTHLY RENTAL INCOME FROM PROPERTY:	*Please Provide A Copy Of The Lease / Rental Agreement
NAME, ADDRESS, PHONE NUMBER, AND LOAN NUMBER OF THE MORTGAGE COMPANY:	

*LIST ADDITIONAL PROPERTIES ON THE OTHER SIDE OF THIS FORM.

PLEASE REVIEW SECTION VIII ON PAGE 3 OF THE LOAN APPLICATION AND ANSWER QUESTION A THROUGH M.

APPLICATION TAKEN BY: PHONE () MAIL () FACE TO FACE INTERVIEW ()

BORROWER'S SIGNATURE

CO-BORROWER'S SIGNATURE

DATE: _____

DATE: _____

FORMS/PERSINFO