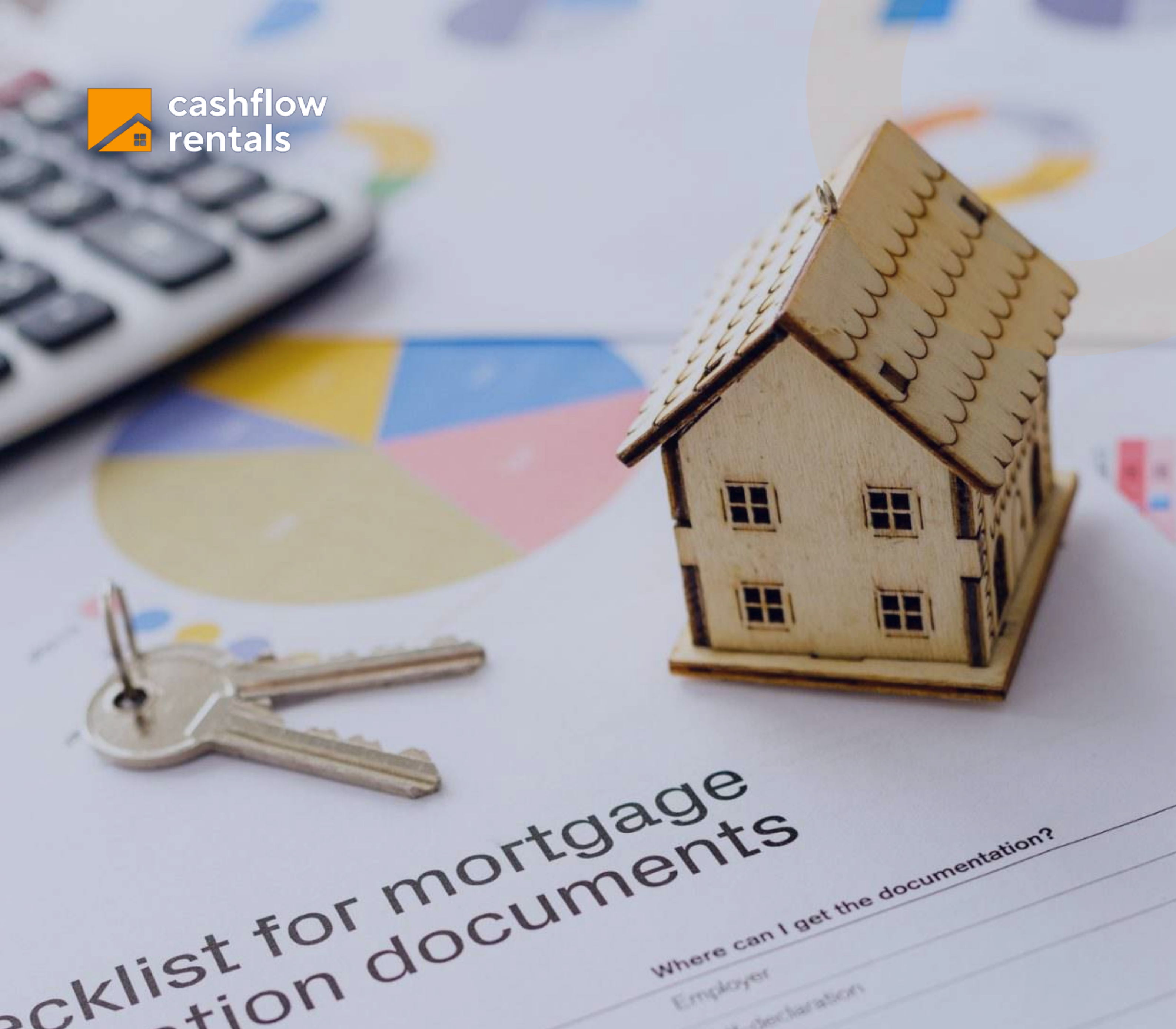

cashflow rentals

AN INVESTOR'S GUIDE

Financing Your U.S. Property

How foreign investors get a U.S. rental mortgage, with no U.S. income, credit history, or residency required.

cashflowrentals.net · Borrow with confidence, even from overseas.

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A plain-English guide to how international investors finance U.S. rental property, even without a U.S. income or credit history.

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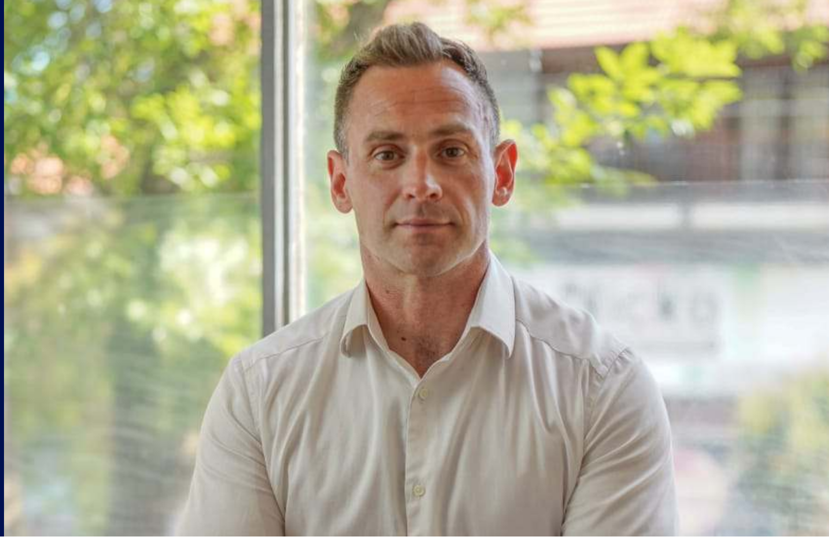
INTRODUCTION

A Note from David



The question I hear more than any other from investors overseas is: "Can I even get a mortgage in the U.S. when I have no income there, no job there, and no credit history?" For most people, it is the thing they assume will stop them before they start.

Here is the good news. The answer is yes, and it is far more straightforward than most people expect. There is a type of loan built for exactly your situation. Instead of asking about your salary or your tax returns, it asks a single, simpler question: does the property earn enough rent to comfortably cover its own mortgage? If it does, you can qualify.

This is the same kind of financing I have used myself, from overseas, to buy one rental property after another. In this guide I'll walk you through, in plain English, how it works, what the typical terms look like, and how we help you secure it, without the paperwork, delays, and dead ends that catch so many first-time foreign buyers.

You do not need to be American, live in America, or have earned a single dollar there. If the rent covers the mortgage, you can finance the property.

We are not a lender or a broker ourselves, so our guidance is straightforward and on your side. What we do is connect you with the licensed U.S. lenders and brokers who specialise in foreign-national financing, and prepare you so the whole process runs smoothly.

Best regards,

David Garner

GENERAL MANAGER

CAN YOU GET A LOAN?

Yes, You Can Get a Loan

Clearing up the biggest myth in foreign property investment.

Many international buyers assume a U.S. mortgage is simply closed to them. It isn't. The confusion comes from imagining a U.S. rental loan works like an ordinary home loan. It doesn't, and that difference is what opens the door for you.

IN SHORT

No U.S. income. No U.S. credit. No visa, Social Security number, or residency. The property qualifies on its rent, not on you.

01 What You Don't Need

- U.S. citizenship or a green card
- U.S. residency or a visa
- A Social Security number
- A U.S. credit score
- U.S. income, employment, or tax returns

02 What Actually Matters

- **The rental income the property produces**
- **The property value**

Because the property largely qualifies itself, where you live and how you earn your money abroad simply don't stand in the way.

WHY THE CONFUSION EXISTS

Ordinary home loans are built around a borrower's U.S. salary and credit history, and those genuinely are hard to arrange from overseas. But buying a rental property is a business decision, and there is a different kind of loan built specifically for it, one that looks at the property first. That is what the next pages explain.

IMPORTANT NOTICE. Cashflow Rentals is not a lender or mortgage broker. Eligibility and terms are set by licensed lenders and depend on your circumstances and the property. This guide is educational only.

How These Loans Work

The property earns its own mortgage.

So if the loan isn't based on you, what is it based on? The answer is simple: the rent.

> **If the property generates more income than it costs to carry, it qualifies on its own merit. Your income, tax returns, credit, and debt aren't the point. The lender is evaluating the asset, not you.**

01 The Property Qualifies, Not You

With an ordinary mortgage, the lender studies your income, your job, and your credit. With this loan, the lender studies the property. If the rent it earns comfortably covers the monthly payment, the loan can be approved.

02 This Loan Has a Name

DSCR

Lenders call this a DSCR loan, short for Debt Service Coverage Ratio. Don't let the term put you off. It simply describes whether the property's income (the rent) covers its debt (the mortgage payment). That single comparison is the whole idea, and everything else follows from it.

03 Built for Rentals, Not Homes

A DSCR loan is a business-purpose loan for investment property that earns rent. It is not for a house you intend to live in yourself. It is designed for exactly what we and our investors do: buy rental property that generates income from day one.

HOW THE FINANCING WORKS

How Lenders Look at the Property

One simple ratio does most of the work.

The lender compares the property's monthly rent to its monthly loan payment. That comparison is the DSCR.

THE RATIO

DSCR = Monthly Rent ÷ Monthly Loan Payment

The loan payment usually includes principal, interest, property taxes, insurance, and any HOA fees.

01 Reading the Number

A DSCR of 1.0 means the rent exactly covers the payment. Above 1.0 means the property earns more than it costs to finance, which is what lenders like to see. Many specialist lenders look for a ratio of around 1.0 or higher, with the best terms going to properties that clear it comfortably.

02 A Simple Example

If a property rents for $1,500 a month and the total loan payment is $1,200 a month, the DSCR is 1.25. The rent covers the payment with room to spare, a strong, lender-friendly result.

EXAMPLE

$1,500 ÷ $1,200 = 1.25

HOW WE HELP

We take the uncertainty out before you ever commit. Our specialist lender pre-approves every property we present, so each one reaches you already approved for financing, with the rental numbers behind your DSCR worked through in advance. No guessing, and no surprises at the lender's desk.

FREE DSCR CALCULATOR

Work out the DSCR for any property in seconds with our free online DSCR loan calculator.

WHAT TO EXPECT

Typical Loan Terms

What foreign-national rental loans generally look like.

Exact terms vary by lender, by the property, and by your circumstances. The ranges below are typical, to help you plan.

01 · DOWN PAYMENT

~30% deposit typical

Foreign-national loans typically finance up to around 70% of value, so a deposit of roughly 30% (sometimes more) is normal. The stronger your deposit, the better the terms.

02 · INTEREST RATES

6.25%+ approx.

The old foreign-national premium of 0.5–1% has all but closed, largely because larger deposits make these loans lower-risk. Rates move with the market, so confirm the current figure when you request a quote.

03 · LOAN LENGTH & TYPE

30-yr fixed, most common

A 30-year fixed rate keeps your payment predictable for the long term. Adjustable-rate and interest-only options are also available if they suit your strategy.

04 · LOAN SIZE & PROPERTY

$100k–$2M

Per property, secured against 1 to 4 unit residential rentals, such as single-family homes, condos, and townhouses.

IMPORTANT NOTICE. The figures above are typical ranges shown for illustration only and are not an offer of credit. Actual terms depend on the lender, the property, and your circumstances, and rates change over time. Cashflow Rentals is not a lender or mortgage broker.

THE PROCESS

What You'll Need & How It Works

A remote process, with our team alongside you.

Securing the loan is more straightforward than most people expect, and you can do all of it from home.

01 You Borrow Through a U.S. Entity

These loans are made to a U.S. company rather than to you personally, so you'll hold the property in an LLC. If you haven't set one up yet, our companion guide, *Setting Up Your U.S. Legal Entity*, walks you through it, and we coordinate the whole setup for you.

02 Proof of Who You Are

Personal verification is refreshingly light. The lender mainly wants to know who you are, so you'll provide a government-issued ID and proof of your address, and that is essentially it on the personal side. No U.S. paperwork, no U.S. credit check, and no translations.

03 Where Your Funds Come From

Like any regulated lender, they must confirm the source of the money you're investing, as part of international anti-money-laundering rules. In practice, that just means showing a clear paper trail, for example three months of bank statements, or proof of where funds came from if they originated elsewhere.

04 A Cash-Flowing Property

Because the rent qualifies the loan, the property has to stand up on its numbers. This is where we begin: every property we present to you has already been analysed for cash flow, so it is ready to qualify from the outset.

05 From Quote to Keys, Remotely

Once your entity and property are in place, the loan itself moves quickly. You receive a quote and terms, complete the application on the lender's platform, and sign everything remotely, often closing within about a month, and sometimes in as little as two weeks. No flights, no embassy visits.

HOW WE HELP

From your entity to your closing, we coordinate the moving parts and introduce you to the licensed U.S. lenders and brokers who specialise in foreign-national financing, so nothing stalls and nothing takes you by surprise.

READY TO BUILD YOUR PORTFOLIO?

Why Investors Choose Cashflow Rentals

We work alongside you from your very first decision through to a growing portfolio: structure, financing, purchase, and management.

120+

Properties Purchased & Managed

Direct experience purchasing and managing over 120 U.S. rental properties for international investors since 2016.

✓

Bilingual Support

Fully bilingual support available in English and Spanish throughout the entire process.

✓

Financing Coordination

Direct introductions to licensed U.S. lenders and brokers who specialise in foreign-national loans, with your paperwork prepared in advance.

✓

Cash-Flow-First Selection

Every property is analysed for rental income before we present it, so it qualifies cleanly and performs from day one.

✓

Ongoing Support

Continued guidance as your portfolio grows: refinancing, additional properties, and long-term strategy.

CONTACT

Schedule a Free Consultation

The next step is a free consultation with our team. We'll talk through your goals, explain your financing and structure options, answer your questions, and help you decide whether investing in U.S. real estate is the right fit for you.

Book Your Free Strategy Call

A relaxed, no-pressure conversation about your goals, and a clear picture of how to finance your U.S. investment.

BOOK MY FREE CALL

OR BOOK ONLINE

calendly.com/davidgarner/enquiry

30 minutes · No obligation · English & Spanish available

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We look forward to helping you build a successful U.S. real estate portfolio.