

# FINALLY!!!

## FOR YOUR FOREIGN NATIONAL BUYER

No Visa, Green Card  
or Fico Score Required  
to Qualify for a Loan

### Documents Required:

Valid Passport required, Borrower is not required to have a Green Card, SS# or VISA.

### Credit:

No Fico required...four credit references required – alternate credit from country of origin is ok, international credit reports are also acceptable.

### Reserves:

12-months full debt service (including all credit card payments, cars, etc.) are required.

### Income:

2-years tax documents from country of origin, If country of origin does not require the borrower to file the equivalent of tax returns we will allow alternative documentation.

### Assets:

2 month banks statement, assets do not need to be in the United States.

Loan Amounts from	Loan Amounts to	Second Homes	Investment
\$0	\$ 2,000,000	60%	Case by Case
\$ 2,000,000	\$ 3,000,000	55%	Case by Case
\$ 3,000,000	\$ 5,000,000	50%	NA

**ALL STATE**  
BANCORP

NICHE PROGRAM

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