

Cross-border
loans for
U.S. and
Canadian citizens



WEBSITE
www.veltracapital.com

veltra
capital

COMPANY PROFILE



WWW.VELTRACAPITAL.COM

ABOUT US



YOU CAN GET A MORTGAGE IN MEXICO!

We will evaluate several factors when making a loan determination including the location of your primary residence, the proposed loan type (vacation homes), the amount of equity you will have in the property (30%+), your credit score (650+ FICO), your debt-to-income ratio ($\leq 40\%$), and the collateral location/type. In general, we are looking to finance homes that are located in established resort locations in Mexico and those that are already fully constructed.

WHO WE ARE

Founded in 2019 by an experienced team of cross-border lending professionals, Veltra Capital provides mortgage loans to credit-worthy U.S. and Canadian citizens for the purchase or refinance of vacation homes in Mexico.

We advance up to 70% of the purchase price for a new home or up to 60% of appraised value for an existing one. Our flexible loan products can accelerate a dream purchase or can be used to provide needed liquidity. You can also prepay us at any time without any premium.

WE WILL EVALUATE YOUR...



PRIMARY RESIDENCE

We are currently making loans to U.S. citizens who live in 27 states with additional states added regularly. We also lend to Canadian citizens.



LOAN PURPOSE

The loan must be for a vacation or second home (not a primary residence).



DOWN PAYMENT

We will fund up to 70% of purchase price for a new home or 60% of value for a refinance.



CREDIT SCORE

Our loan pricing is tiered based on your credit score. We require a minimum FICO score of 650.



YOUR DEBT TO INCOME RATIO

We generally require a DTI Ratio of $\leq 40\%$.



COLLATERAL LOCATION/TYPE

We currently finance completed homes in major Mexican resort markets. No off grid homes, etc.

TRUSTED

EXPERIENCED

PROFESSIONAL



LOAN OPTIONS



VACATION HOME

Mortgage loan program for vacation and investment properties.




REFINANCE

Access equity from an existing owned home in Mexico.

TERMS

- U.S. dollar loan
- Down payment 30% - 40%
- LTV (loan to value) 60% - 70%
- Minimum credit score 700+
- DTI (debt to income) \leq ~36%
- Fixed interest rates
- Terms 7-year maturity, 30-year amortization
- Occupancy: vacation/second home
- No pre-payment penalty
- Age limit not applicable
- No life insurance requirement
- No title insurance requirement
- Full access to USA based loan servicer
- No impounds required
Self-managed taxes, insurance, and HOA



It's never too late to make your dream of owning a vacation home a reality. Veltra Capital's team of experts is here to guide you through the international home buying process and help your dreams come true.

DON'T WAIT, CONTACT US TODAY!

“IF YOU DON'T BUILD YOUR DREAM, SOMEONE ELSE WILL HIRE YOU TO HELP THEM BUILD THEIRS.”

Dhirubhai Ambani, entrepreneur

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