



one-stop banking  
**1**  
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# DREAM LOAN

DON'T DREAM IT...LIVE IT

*A home loan for foreign citizens  
looking to buy their dream home in Mexico.*





## TERMS

- ▶ **Currency:** USD
- ▶ **Fixed rate**
- ▶ **Nationality:** USA or Canadian citizens
- ▶ **Min. property value:** \$250,000 USD
- ▶ **Loan-to-value:** up to 65% of the appraisal value
- ▶ **Loan length:** 5 to 25 years
- ▶ **Min. FICO:** 700
- ▶ **Benefits:** no prepayment penalty, interest is calculated on the unpaid balance, a One-stop banking experience.



# REQUIRED DOCUMENTS

## Borrower / Co-borrower

Passport X

Residence card / Immigrant form (FMM) (if applicable) X

Marriage certificate (if applicable) X

Current Utility bill (home country) X

SSN / SIN X

Financial – Investment / Bank statements (6 months) X

Tax Returns (Last 3 years) X

Power of attorney (if applicable) X

Administrative formats<sup>1</sup> X

Credit report & score (home Country) X

<sup>1</sup>Loan Application, Acceptance format to consult Mexican bureau, HealthBackground Questionnaire, Monthly Incomes & Expenses.



# CONDITIONS

- ▶ Property Title with Public Registry Information (*RPP*) - *Totally Finished Property*
- ▶ *Appraisal* with valuation unit provided by *Intercam Banco*
- ▶ Title report & insurance
- ▶ Guarantee & Restricted Zone Trusts with Intercam Fiduciary
- ▶ *Life and Home Insurance*



Subject to change according to market conditions




# LOAN PROCESS





**Profiler**  
Through ***intercamdreamloan.com*** you will immediately know if you are an eligible candidate.

### Loan Application




- Pre-qualification
  - > Underwriting
- Property evaluation
  - > Commercial appraisal
  - > Title search
- > Approval letter

### Closing



- > Escrow account
- > Cadastral appraisal
- > Trust contract
- > Account opening
- > Insurance policies
- > Deeds
- > Escrow funds release
- > Final loan conditions
- > Escrow transactions notification

### Post-closing

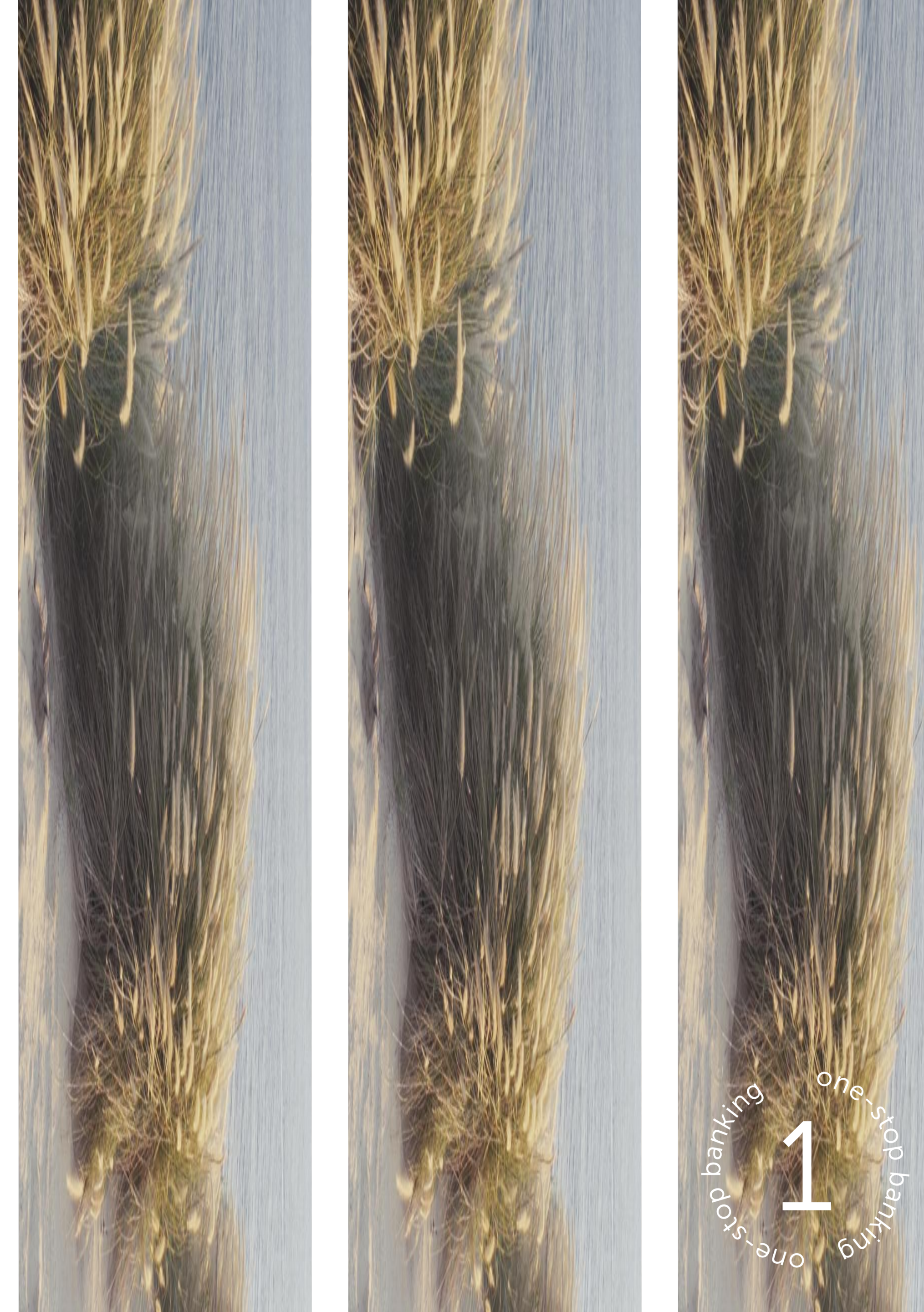


- > Cadastral registration
- > Public registry process
- > Deeds inscription
- > Title policy

# CLOSING COSTS

- ▶ Underwriting fee <sup>1</sup>
- ▶ Appraisal <sup>1</sup>
- ▶ Title report & insurance <sup>1</sup>
- ▶ Financing-legal Coordination fee <sup>1</sup>
- ▶ Escrow account <sup>1</sup>
- ▶ Trust fees <sup>1</sup>,
- ▶ Trust management <sup>2</sup>,
- ▶ Trust permit foreign relations (SRE) <sup>1</sup>,
- ▶ Life insurance <sup>2</sup>
- ▶ Property insurance <sup>2</sup>
- ▶ Loan origination fee <sup>1</sup>
- ▶ Government and Public notary fees <sup>1</sup>

<sup>1</sup>One time payment <sup>2</sup>Annual payment



# CONTACT US

***intercamdreamloan.com***

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