



 **INTERCAM<sup>®</sup>**  
*Banco*



# *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.



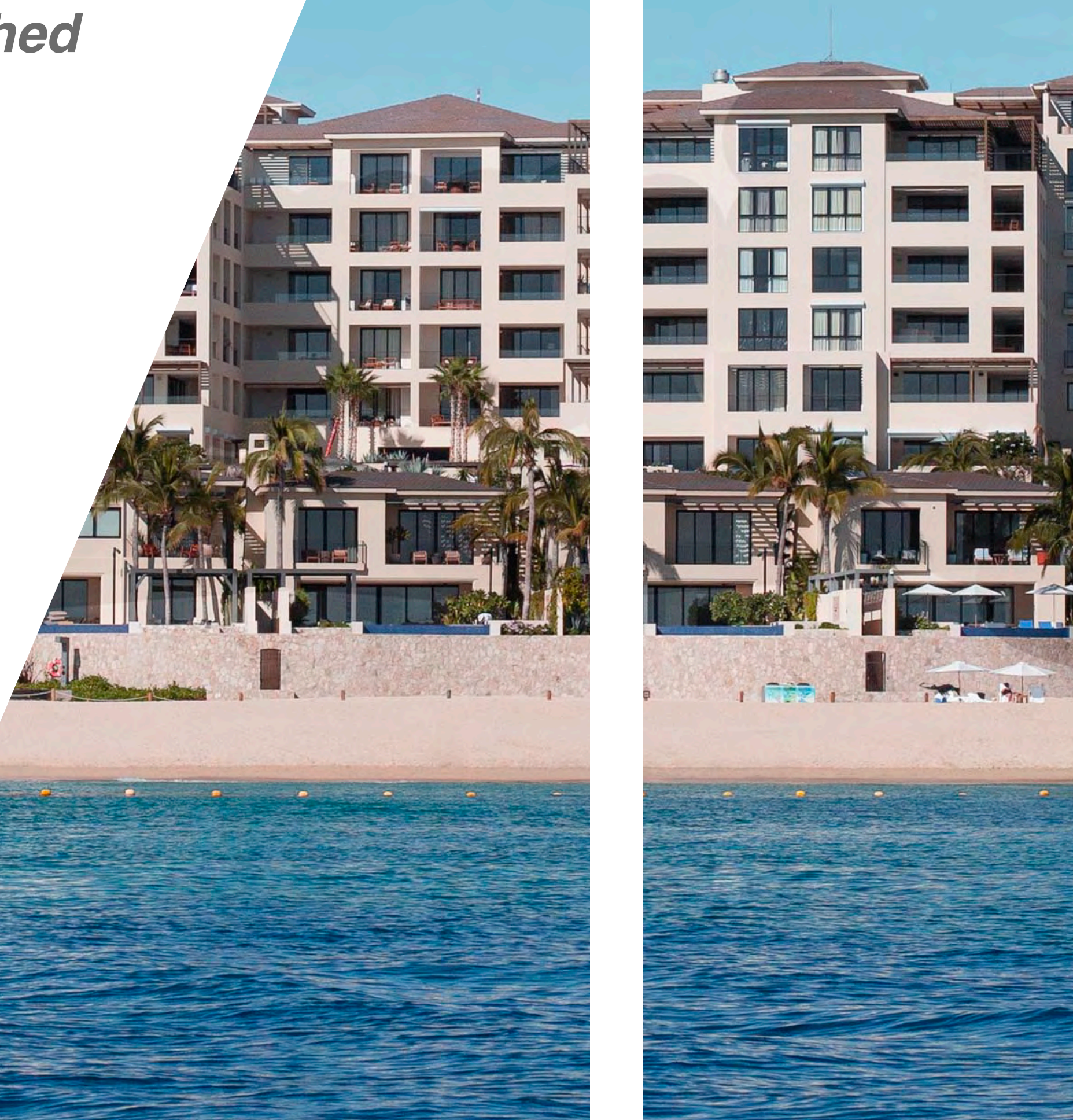


# CONDITIONS

- Property Title with Public Registry Information (*RPP*) - *Totally Finished Property*
- *Appraisal* with valuation unit provided by *Intercom Banco*
- Title report & insurance
- Guarantee & Restricted Zone Trusts with Intercom 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      | > Escrow funds release             |
| > Cadastral appraisal | > Final loan conditions            |
| > Trust contract      | > Escrow transactions notification |
| > Account opening     |                                    |
| > Insurance policies  |                                    |
| > Deeds               |                                    |

## 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

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