



DOCUMENTATION REQUIRED FOR A MORTGAGE LOAN

Copy of your passport including entry visa to the U.S.A

REFERENCE LETTERS REQUIRED:

1. A letter from your present employer, indicating your monthly salary, the length of employment and your present position; **OR** If you own the company and/or are self - employed, you must submit a letter from you accountant, stating your annual income for the past two years, your year to date income, how long has your company been operating and the type of business that you conduct. Also include the company website if applicable. Must include a copy of the accountant's professional license.
2. Proof of bank account abroad and/or in the U.S.A., with verifiable information regarding the name of the account holder, account number, average balance of the account and current balance as required for this loan or two months complete bank statements.

If the bank account is held in a corporate name, the letter must state that the sole benefactor of the account is the actual borrower.

3. One credit reference from a financial institution or bank showing at least a 24 month history and relationship status.
4. Must provide **at a minimum** proof of funds for down payment, closing cost, and 24 months PITI (principal, interest, taxes and insurance or condominium hoa payment). All cash to close must be on deposit in a US financial institution prior to closing. Borrower must set up an Auto payment debit account with a US banking institution. Mandatory ACH for mortgage payment must be signed prior to scheduling closing and be accompanied by a cancelled check.



5. Copy of Passport and Visa
6. If taking title in the name of a corporation, the borrower/borrowers must be the sole share- holders of the company.
7. Copy of utility bill from primary residence
8. Proof of all escrow deposits paid and bank of origin
9. Resume or background history. Source of Wealth.
10. Completed loan application



SAMPLE BANK REFERENCE LETTER
PREPARED ON BANK STATIONARY

Date

RE: Borrower's Name
Borrower's Account Number

Dear Sirs:

At the request of Borrower's Name we are pleased to inform you that he has been a most valued customer of NAME OF BANK since DATE (minimum of 24 months).

Borrower Name presently maintains a total deposit relationship of \$_____ US Dollars. Borrower's Name has conducted his affairs with us in a very satisfactory manner.

Please do not hesitate to contact us if we can be of further assistance.

Sincerely,

BANKERS NAME
OFFICIAL STAMP

***NOTE if the account holder is a corporate account, the letter must state who the sole benefactor of the account is. If it is another corporation then we will need those documents as well. The final end owner of the bank account, must be the borrower



PORDES MORTGAGE GROUP
RESIDENTIAL|COMMERICAL|PORTFOLIO|PRIVATE

SAMPLE ACCOUNTANT LETTER
PREPARED ON ACCOUNTANT'S STATIONARY

DATE

Dear Sirs:

Please be advised that *Name of Borrower is the Owner/Title (VP, President, Owner) of Name of Business, located at Address, since X Date. Name of business / company is a (state nature of the business) and any additional information on what the company does.*

Name of the borrower annual personal income in 2019 was equivalent to _____US dollars. In 2020 his/her annual personal income was equivalent to _____US dollars and his/her year to date 2021 personal earning are equivalent to _____US Dollars.

Please list company website if available. Please attached borrower’s business card if applicable.

If I can be of further assistance, please feel free to contact me.

Sincerely,

Accountants' name

Official Stamp

Must provide a copy of the professional accountant license.