



Residential Loan Checklist for Foreign Nationals

Borrowers Check List:

- 1. Valid passport**
- 2. 2 years tax returns from country of origin, if tax returns are filed in that country. If tax returns are not required then one or more of the following items of may be obtained: cpa letter, paystubs or pay statements, letter from employer. Income docs must be translated by a 3rd party professional translation company, convert all currency to USD.**
- 3. International credit report or two alternative tradelines, open for 12 months. Mortgage or rental history, utilities, banking relationships, credit cards, etc.**
- 4. 2 months bank statements from borrower are required to verify income deposits, and source of funds to close. Funds can be wired directly from international bank to escrow, they do not need to be seasoned in US bank account. All foreign bank statements need to be converted English and USD by 3rd party translation company.**
- 5. Loan Application**
- 6. Borrower's Authorization.**
- 7. CHECK OF \$45 PAYABLE TO JDM FUNDING CORPORATION FOR CREDIT REPORT.**