

FN Program

Foreign National

Basic Documents

1. Copy of passport with valid Visa (Not required for countries under Visa Waiver Program)
2. All documentation translated to English by a certified disinterested third party
3. Copy of your fully executed Purchase & Sales Agreement.
4. Verification of deposits on contract (copy of cancelled checks)
5. Loan application and disclosures to be signed
6. Authorization fee of \$415 and Credit report fee \$250
7. New or existing Premier or Advanced relationship established

Income Documents

1. Self Employed - Accountant Reference Letter (Attached sample letter)
OR
2. Employed-Company reference letter (Attached sample letter)

Assets

1. Copies of your most recent Bank Statements (all pages, on-line print outs are not acceptable) to cover the past 2 months.
2. Copy of your most recent statement regarding Stocks, Mutual Funds, Retirement Accounts
3. Reserve requirement -\$100,000 USD (or equivalent currencies) deposit/investment balance in HSBC Premier accounts (not to be used for down payment or closing costs)
OR
Reserve requirement -\$15,000 USD (or equivalent currencies) deposit/investment balance in HSBC Advanced accounts (not to be used for down payment or closing costs)

Credit

1. List of monthly liabilities and documentation (i.e mortgage statement, insurance and property tax bill for all property, credit card statement, car loan statement)

ACCOUNTANT'S SAMPLE LETTER

Self Employed Borrowers

(To be prepared on Accountant's Letterhead)

Date:

To Whom It May Concern:

Please be advised that this accounting firm has known Borrower's name and Occupation for ___ years. The borrower started the company Month/Date/Year. The nature of the business is _____. The borrower has _____% ownership in the company.

2012

2013

Income:

\$ _____

\$ _____

Borrower's gross year-to-date income is \$ _____ and is expected to continue. The business is stable and to the best of my knowledge, no adverse legal actions or financial conditions pending against him/her or their firm.

Borrower's Name owns his/her present home located at Borrower's complete address, free and clear or indicate mortgage balance and monthly payment.

Borrower's Name pays \$ _____ in taxes per year, pays \$ _____ in insurance per year and \$ _____ monthly association fee. If applicable

** (Please include all real estate owned, indicate mortgage balance, payment, taxes, insurance and association fees, if applicable)

Please do not hesitate to contact me if I can be of further assistance.

Sincerely,

Signature _____.

PUBLIC

Accountant's Name
Address
City, Country
Phone Number
Fax Number

Employment Verification Letter Company Employed Borrowers

(To be prepared on Accountant's Letterhead)

Date:

To Whom It May Concern:

Please be advised that Borrower's name has worked for our company since Month/Date/Year in the position of Occupation.

His income in the past years was:

	2012	2013
Income:	\$ _____	\$ _____

Borrower's gross year-to-date income is \$ _____ and is expected to continue. The business is stable and to the best of my knowledge expected to continue.

Please do not hesitate to contact me if I can be of further assistance.

Sincerely,

Signature _____
Human Resources Contact Address
City, Country
Phone Number
Fax Number

PUBLIC