

# MORTGAGE CHECKLIST for Non-U.S. Citizens

Your Move Matters. While not inclusive, below is a list of documentation that may be required.




**PREMIA**  
RELOCATION MORTGAGE  
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## Credit Information


When no credit history has been established in the U.S., a credit history can be created. Please provide documentation of the last 12 months of payment history from any four of the following sources:

- 1 Rental or mortgage payments
- 2 Utilities, only if the utilities are not included in the rental payment
- 3 Self-paid insurance: medical, life, auto, renter's or hazard
- 4 Credit cards
- 5 Professional associations, gym memberships, or any payments made quarterly or more often for 12 months, as long as the payments are not payroll deducted
- 6 Medical bills
- 7 School tuition or child care payments





## Income Information Used for Mortgage Qualification

-  Most recent 30 days of pay-stubs or fully executed employment offer letter
-  Last two years of tax forms, or equivalent documentation from origin country
-  Ask your Mortgage Consultant if **DigitalMove™** may be able to obtain the above documents electronically on your behalf




## Visa and Social Security Number


-  A Social Security Number (SSN) prior to mortgage closing. Application for SSN requires the employee to be in the U.S. for ten days, or longer in certain circumstances

## Asset Information

-  Most recent 60-day statement for all accounts from which closing funds will originate. Documentation should include customer name, account number and all pages
-  Any large deposits, other than payroll, must be verified by a paper trail
-  If part of the down payment or closing costs will be a gift, your Mortgage Consultant will provide you with a gift letter to complete and instructions on how to transfer the funds
-  Any assets being used for cash to close or reserves need to be in U.S. accounts

## Departure Home

-  Fully executed closing disclosure showing payoff and proceeds received and a copy of the account statement showing deposit of proceeds
-  If departure home is going to be leased and rental income used for mortgage qualification:
  - 75% of rental income may be used for qualification.
  - A copy of the fully-executed, 12-month rental agreement with a copy of first month's deposit check
-  If departure home is going to be retained:
  - A copy of the mortgage statement, association dues, insurance, and tax statements to verify monthly payment obligation

-  Permanent Resident card, copy of acceptable work Visa, or "EAD (Employment Authorization Document) Card" which allows the holder to work and live in the United States (U.S.)

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