



CLIFTON FINANCIAL SERVICES



Foreign National Financing



Preferred Full Documentation Loan Terms:

- Up to 75% Loan To Value for Single Family Villas
- Up to 70% Loan to Value for Condominiums
- 3 year Fixed Rate with 30 Year Term

Loan Requirements:

- Income Verification Documents:
 - Self Employed (you work for yourself)
 - CPA letter (accountants letter) indicating last 2 years income and current Year to Date Income. Letter must include the date the business was established
 - Employee (you work for someone else)
 - Verification of Employment letter signed by your employer indicating:
 - Position
 - Time on the job
 - Income for last 2 years and current Year to Date
 - 2 years P-60 Forms
- Verification of Assets
 - Provide letter from the bank indicating current balance and currency or last 2 months account statements
- Signed W-8 Form (IRS Certificate of Foreign Status)
- Signed Loan Application and Disclosures
- Copy of Passport and/or travel visa to U.S.
- Credit References (one of the following):
 - International Credit Report Showing 4 Trade Lines (we obtain this for you), or
 - U.S. Credit Report score of 720+, or
 - 4 Letters of Credit Reference

REAL LOANS, REAL PEOPLE, REAL ESTATE

APPLY ONLINE TODAY AT

WWW.CLIFTONSERVICES.COM

670 N. ORLANDO AVE, SUITE 101

MAITLAND, FL 32751

888-681-0777 TOLL FREE

866-512-0169 FAX



Clifton Financial Services, Inc is an Equal Housing Lender headquartered at 1326 South Ridgewood Ave #12, Daytona Beach, FL 32114.
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