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Document Requirements to Apply for  
Mortgage in the United States.

- **Copy of Passport and Visa**

\*Main page with photo and personal information, also the page with the visa (if applicable, to enter the United States).

- **Two bank reference letters**

\*Letters should be given for the period of last 2 (two) years, that the account was in good condition and maintained a positive amount.

\*Letter certifying since when you were a customer of the bank, including the account number(s), balance and average balances over the past two months. (Phone number of contact person)

- **A letter from the CPA company or the employer**

\*If this letter is from CPA company - attach copy of the CPA license.

\*From the employer: when and what position you are currently holding.

\*Yours / your annual income over the last 2 years.

\*As well as income for the current year.

- **Evidence that the company exists**

\*The evidence can be: registration of the company in the country of origin or a copy of the phone book which shows contact info of the company or the website created for this company.

- **Resume or Autobiography**

\*When borrowing a large sums some banks want to know in more details about their customers and can request their Resume or personal biography.

- **A copy of the bank accounts**

\*In some cases bank may request a statement from the personal bank accounts for the last three months, including a U.S. bank account(s). If none available then one must be open.

- **Document confirming residence address**

\*This could be a light bill or utility bill on your name with a correct current address.

**All letters are valid within 60 days of origin.**

Letter Example

**MUST BE ON A LETTER HEAD**

Employment Letter

To Whom It May Concern:

This letter serves to confirm that Mr./Mrs./Ms. \_\_\_\_\_ who is (title) \_\_\_\_\_ of our company \_\_\_\_\_ (co. name) \_\_\_\_\_ has been employed since \_\_ (date)\_\_. His/ Her or their annual gross income has been as follows over the past two years.

In 2011 he/she earned \_\_\_\_\_. (use your currency)

In 2012 he/she earned \_\_\_\_\_. (use your currency)

Since January 2013, through last month, he/she earned \_\_\_\_\_. (use your currency)

Sincerely,

## Sample Letter

MUST BE ON BANK LETTERHEAD

Bank Reference Letter

**Date:**

RE: Client's name, account number

To Whom It May Concern: :

This letter is to confirm that Mr./ Mrs./Ms. \_\_\_\_\_ has been a valued customer of our fine institution since \_\_\_\_\_ (date) \_\_\_\_\_. Mr./Mrs./Ms. \_\_\_\_\_ has managed their account(s) in a responsible and satisfactory manner. Currently, Mr./Mrs./Ms. \_\_\_\_\_ maintains deposits in the sum of \_\_\_\_\_. The average balance for the last 2 month was \_\_\_\_\_.

I hope this letter satisfies your needs. If you need further information or have any other questions, please call me at \_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_.

Sincerely,

Name and Title of Bank Officer