Esquema de comprobación de ingresos

ECONOMÍA AMERICANA

Mifel

Diciembre 2025

ECONOMÍA AMERICANA

Crédito hipotecario dirigido a personas con **nacionalidad mexicana o extranjeros con residencia permanente en México e ingresos en EEUU.**

Este esquema es una nueva forma de **comprobación de ingresos.**

El destino de crédito será para la **adquisición de vivienda nueva o usada dentro de territorio nacional**, considerando las mismas tasas, comisiones y metodología de capacidad de pago.

PERFIL DEL CLIENTE

Mexicanos

Clientes con nacionalidad mexicana con residencia en México e ingresos en EEUU

Extranjeros

Clientes extranjeros con residencia permanente en México e ingresos en EEUU

Perfil de ingresos en EEUU

- **Asalariados**
- **Independientes**

1. Se pueden sumar ingresos percibidos en territorio nacional comprobando con documentación de Mexico como asalariados o independientes.

PÚBLICO

ECONOMÍA AMERICANA

Crédito hipotecario dirigido a personas con **nacionalidad mexicana o residentes permanentes en territorio nacional e ingresos en EEUU.**

Ingreso americano + Ingreso mexicano = Monto de crédito

Este esquema es una nueva forma de **comprobación de ingresos.**

CARACTERÍSTICAS ECONOMÍA AMERICANA

Perfil del cliente	Mexicanos y extranjeros con residencia permanente	
Tipo de ingresos en EEUU	Asalariados e independientes	
Destino	Adquisición de vivienda tradicional	
LTV	**Hasta 90%** en zona fronteriza	**Hasta 80%** fuera de zona fronteriza
Plazos	BAU - **10, 15** y **20** años	
Tasas	**9.90%** por lanzamiento	
Monto de crédito	BAU - Desde $600,000 MXN	
Seguros	• **Seguro de Vida:** por fallecimiento e invalidez total y permanente. • **Seguro de Daños:** posibles riesgos del inmueble.	
Antigüedad laboral	BAU - Mínima de 2 años.	

Importante: Este esquema es una nueva forma de comprobación de ingresos, se utiliza el RECA de Adquisición de Vivienda, mismas tasas, mismas comisiones y misma metodología de capacidad de pago.

CONDICIONES DEL CRÉDITO

Destino: Adquisición tradicional

Plazo: 10, 15 y **20** años

Crédito mínimo: $600,000 MXN

Edad: 21 años a 69 años 11 meses
(Edad más plazo no debe exceder 80 años)

Comisiones

Contratación: 1%
Renta: $399.00 (IVA incluido)
Tasa moratoria: 2X

Tasa de interés fija: **9.90%** por lanzamiento

Aforo: hasta **90%** en zona fronteriza
hasta **80%** fuera de zona fronteriza

Valor mínimo de vivienda: $670,000 MXN

Gastos

Avalúo: 2.5 al millar (dependiendo el valor del inmueble)
Notariales: ~7% sobre el valor de la vivienda de acuerdo a cada entidad

Seguros

Vida: 0.490 al millar
Daños: 0.098 al millar + IVA

HAGAMOS UN EJEMPLO ECONOMÍA AMERICANA

Un cliente con residencia en territorio nacional que trabaja para una empresa estadounidense busca adquirir una casa con valor de **$2,000,000 MXN**

Crédito Mifel
$1,600,000

+

Enganche
$400,000

=

Adquisición de vivienda
$2,000,000

¡Recuerda: El LTV es de **hasta 90%** en zona fronteriza y **hasta 80%** fuera de zona fronteriza!

HAGAMOS UN EJEMPLO ECONOMÍA AMERICANA

Un cliente que vive en Tijuana y trabaja en San Diego, California busca adquirir una casa con valor de **$2,000,000 MXN**

Crédito Mifel
$1,800,000

+

Enganche
$200,000

=

Adquisición de vivienda
$2,000,000

¡Recuerda: El LTV es de **hasta 90%** en zona fronteriza y **hasta 80%** fuera de zona fronteriza!

COMPARATIVA ECONOMÍA AMERICANA

Crédito Mifel | Hipotecario

	Mifel		Banco 1		Banco 2
Perfil del cliente	Mexicanos y extranjeros residentes.		Mexicanos, extranjeros residentes y mexicoamericanos.		Mexicanos y extranjeros residentes.
Tipo de ingresos en EEUU	Asalariados e independientes.		Asalariados e independientes.		Asalariados e independientes.
Destino	Adquisición de vivienda tradicional.		Adquisición de vivienda tradicional		Adquisición de vivienda tradicional
LTV	**Hasta 90%** en zona fronteriza	**Hasta 80%** fuera de zona fronteriza	**Hasta 90%** con referencias en México	**Hasta 80%** con Buró Americano	**Hasta 90%**
Plazos	**10, 15** y **20** años		**10, 15** y **20** años		**5, 10, 15** y **20** años
Tasas	**9.90%**		**10.25% u 11.35%**		Desde **9.65%** hasta **10.60%**
Buró de crédito americano	✓		✓		✓
Seguros	• **Seguro de Vida:** por fallecimiento e invalidez total y permanente. • **Seguro de Daños:** posibles riesgos del inmueble.		• **Seguro de Vida:** por fallecimiento. • **Seguro de Daños:** posibles riesgos del inmueble.		• **Seguro de Vida:** por fallecimiento e invalidez total y permanente. • **Seguro de Daños:** posibles riesgos del inmueble.

DOCUMENTACIÓN

¿QUÉ DOCUMENTACIÓN NECESITO?

- **Solicitud de crédito.**
- **Identificación oficial vigente.**

  a. INE o pasaporte emitido por la SRE.

  b. Tarjeta de residente permanente (extranjeros).
- **Comprobante de domicilio en México.**
- **Comprobantes de ingresos.**
- **Declaración anual de impuestos - Forma 1040 o 1040-NR.**
- **Reporte de Buró de Crédito de Estados Unidos**

  Score mínimo de 670:

  a. Experian.

  b. Equifax

  c. TransUnion
- **Acta de matrimonio** (en su caso).

COMPROBACIÓN DE INGRESOS

COMPROBANTES DE INGRESOS

Asalariados:

- **Últimos 3 meses de recibos de nómina.**
- **Últimos 3 meses de estados de cuenta de cheques** donde se muestre el depósito de la nómina.
- **Declaración anual de impuestos** de los dos últimos ejercicios

    a. Forma 1040 o 1040-NR completa (todas las hojas).

    b. Formato W-2 (asalariados) o 1099R (pensionados).

Independientes:

- **Últimos 4 meses de estados de cuenta de cheques**.
- **Declaración anual de impuestos** de los dos últimos ejercicios.

    a. Forma 1040 completa (todas las hojas) con estado de resultados según su régimen laboral.

ANEXOS

Crédito Mifel | Hipotecario

#6981 - [redacted]
WCC/STLG/NAHQ/66 - PROSALE/-/TERR MGR

Voucher #(86635)

Pay Date: 12/23/2021
Pay Period: 12/13/2021-12/19/2021

Earnings

	Hours	YTD	Current	YTD
Bonus (Su				4,144.00
HOLIDAY		81.00		2,942.28
REGULAR	45.00	1433.00	1,634.60	52,257.32
RETROACT				-204.34
VACATION		16.00		581.20
Gross Pay			**1,634.60**	**59,720.46**
Hours Worke	45.00	1433.00		

Deductions

	Current	YTD
401K	163.46	2,124.98 [1]
DENTAL PRE	4.00	120.00 [2]
HEALTH PRE	38.00	1,140.00 [2]
ROTH	32.69	424.97
VISION PRE	2.00	60.00 [2]
Total	**240.15**	**3,869.95**

Taxes Withheld

	Taxable	Taxable YTD	Current	YTD
FIT	1,427.14	56,275.48	124.74	5,948.49
FICA	1,590.60	58,400.46	98.62	3,620.83
MEDI	1,590.60	58,400.46	23.06	846.70
SIT:VA	1,427.14	56,275.48	70.08	2,828.38
Total			**316.50**	**13,244.40**

Net Pay	**1,077.95**	**42,606.11**
Checking (8522)	1,077.95	42,606.11

Company Paid Benefits [3]

	Current	YTD
401K	32.69	424.97 [1]
ROTH	32.69	424.97
Total	**65.38**	**849.94**

Tax Allowance Settings

Federal: Head Of Household
Form W4 2020 And Later: Yes
Two Jobs: No
Claim Dependent: $0.00
Deduction: $0.00
Other Income: $0.00

Virginia: Allowances: 2
Age and Blindness Exemptions: 0

1 Reduces your Federal & State Withholding Taxable Wage
2 Reduces your Federal Withholding, OASDI & Medicare Taxable Wage
3 For information purposes only. No effect on your net pay.

Recibos de nómina

Validar que el pago neto (*Net Pay*) y la fecha de pago (*Pay Date o Pay Period*) coincida con el depósito reflejado en el estado de cuenta.

Declaración anual de impuestos (Forma 1040)

En el recuadro 11 se muestra el ingreso bruto.

Form **1040** Department of the Treasury-Internal Revenue Service
U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only-Do not write or staple in this space.

Filing Status Check only one box. ☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:

Your first name and middle initial	Last name	Your social security number
[redacted]	LOZANO	614-19-1486
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	Presidential Election Campaign
399 LOUISE CT		Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

City, town, or post office. If you have a foreign address, also complete spaces below.	State	ZIP code
Milpitas	CA	95035
Foreign country name	Foreign province/state/county	Foreign postal code

Digital Assets At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1958 ☐ Are blind Spouse: ☐ Was born before January 2, 1958 ☐ Is blind

Dependents (see instructions): If more than four dependents, see instructions and check here ☐

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) Check if qualifies for (see instructions): Child tax credit	Credit for other dependents
				☐	☐
				☐	☐
				☐	☐
				☐	☐

Income
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.
If you did not get a Form W-2, see instructions.
Attach Sch. B if required.
Standard Deduction for—
• Single or Married filing separately, $12,950
• Married filing jointly or Qualifying surviving spouse, $25,900
• Head of household, $19,400
• If you checked any box under Standard Deduction, see instructions.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 29	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions)	1h	
i	Nontaxable combat pay election (see instructions) 1i		
z	Add lines 1a through 1h	1z	
2a	Tax-exempt interest 2a — b Taxable interest	2b	117
3a	Qualified dividends 3a — b Ordinary dividends	3b	
4a	IRA distributions 4a — b Taxable amount	4b	
5a	Pensions and annuities 5a — b Taxable amount	5b	
6a	Social security benefits 6a — b Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions) ☐		
7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
8	Other income from Schedule 1, line 10	8	79,308
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income**	9	79,425
10	Adjustments to income from Schedule 1, line 26	10	5,603
11	Subtract line 10 from line 9. This is your **adjusted gross income**	11	73,822
12	**Standard deduction or itemized deductions** (from Schedule A)	12	17,139
13	Qualified business income deduction from Form 8995 or Form 8995-A	13	11,337
14	Add lines 12 and 13	14	28,476
15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your **taxable income**	15	45,346

Client Copy

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form **1040** (2022)

Anexo C (Forma 1040)

SCHEDULE C (Form 1040)
Department of the Treasury
Internal Revenue Service

Profit or Loss From Business
(Sole Proprietorship)
Go to *www.irs.gov/ScheduleC* for instructions and the latest information.
Attach to Form 1040, 1040-SR, 1040-NR, or 1041; partnerships must generally file Form 1065.

OMB No. 1545-0074
2022
Attachment Sequence No. **09**

Name of proprietor | **Social security number (SSN)**

A Principal business or profession, including product or service (see instructions) | **B** Enter code from instructions

C Business name. If no separate business name, leave blank. | **D** Employer ID number (EIN) (see instr.)

E Business address (including suite or room no.)
City, town or post office, state, and ZIP code

F Accounting method: (1) ☐ Cash (2) ☐ Accrual (3) ☐ Other (specify)

G Did you "materially participate" in the operation of this business during 2022? If "No," see instructions for limit on losses ☐ Yes ☐ No

H If you started or acquired this business during 2022, check here ☐

I Did you make any payments in 2022 that would require you to file Form(s) 1099? See instructions ☐ Yes ☐ No

J If "Yes," did you or will you file required Form(s) 1099? ☐ Yes ☐ No

Part I Income

1	Gross receipts or sales. See instructions for line 1 and check the box if this income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked ☐	1	
2	Returns and allowances	2	
3	Subtract line 2 from line 1	3	
4	Cost of goods sold (from line 42)	4	
5	**Gross profit.** Subtract line 4 from line 3	5	
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)	6	
7	**Gross income.** Add lines 5 and 6	7	

Part II Expenses. Enter expenses for business use of your home **only** on line 30.

8	Advertising	8		18	Office expense (see instructions)	18	
9	Car and truck expenses (see instructions)	9		19	Pension and profit-sharing plans	19	
				20	Rent or lease (see instructions):		
10	Commissions and fees	10		a	Vehicles, machinery, and equipment	20a	
11	Contract labor (see instructions)	11		b	Other business property	20b	
12	Depletion	12		21	Repairs and maintenance	21	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		22	Supplies (not included in Part III)	22	
				23	Taxes and licenses	23	
				24	Travel and meals:		
14	Employee benefit programs (other than on line 19)	14		a	Travel	24a	
				b	Deductible meals (see instructions)	24b	
15	Insurance (other than health)	15					
16	Interest (see instructions):			25	Utilities	25	
a	Mortgage (paid to banks, etc.)	16a		26	Wages (less employment credits)	26	
b	Other	16b		27a	Other expenses (from line 48)	27a	
17	Legal and professional services	17		b	**Reserved for future use**	27b	

28	**Total expenses** before expenses for business use of home. Add lines 8 through 27a	28	
29	Tentative profit or (loss). Subtract line 28 from line 7	29	
30	Expenses for business use of your home. Do not report these expenses elsewhere. Attach Form 8829 unless using the simplified method. See instructions. **Simplified method filers only:** Enter the total square footage of (a) your home: ______ and (b) the part of your home used for business: ______ . Use the Simplified Method Worksheet in the instructions to figure the amount to enter on line 30	30	
31	**Net profit or (loss).** Subtract line 30 from line 29. • If a profit, enter on both **Schedule 1 (Form 1040), line 3,** and on **Schedule SE, line 2.** (If you checked the box on line 1, see instructions.) Estates and trusts, enter on **Form 1041, line 3.** • If a loss, you **must** go to line 32.	31	
32	If you have a loss, check the box that describes your investment in this activity. See instructions. • If you checked 32a, enter the loss on both **Schedule 1 (Form 1040), line 3,** and on **Schedule SE, line 2.** (If you checked the box on line 1, see the line 31 instructions.) Estates and trusts, enter on **Form 1041, line 3.** • If you checked 32b, you **must** attach **Form 6198.** Your loss may be limited.	32a ☐ All investment is at risk. 32b ☐ Some investment is not at risk.	

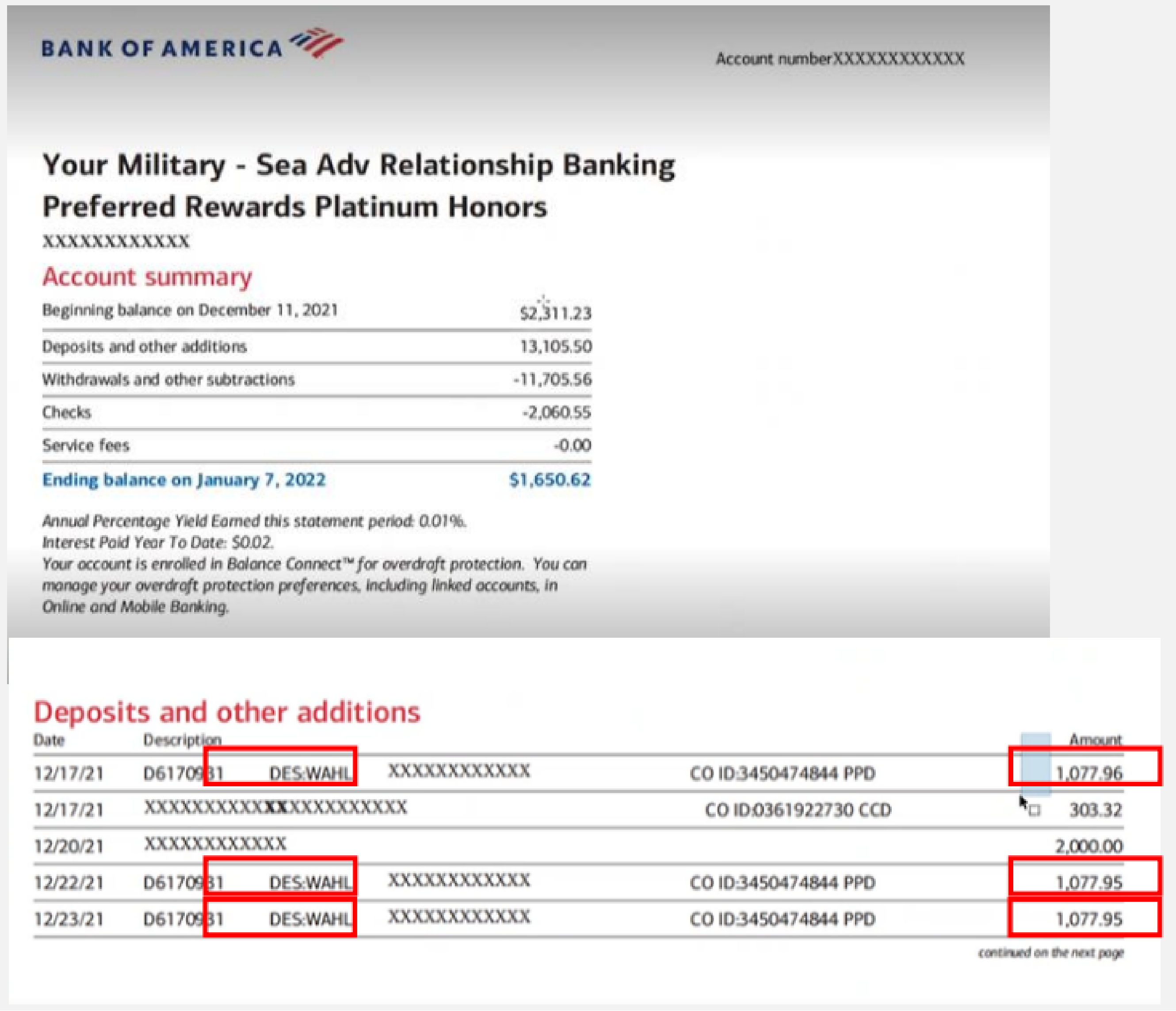
For Paperwork Reduction Act Notice, see the separate instructions. Cat. No. 11334P **Schedule C (Form 1040) 2022**

Parte 1: Declaración de ingresos.

Parte 2: Declaración de gastos.

Campo 31: Ingresos netos.

Estados de cuenta



BANK OF AMERICA

Account numberXXXXXXXXXXXX

Your Military - Sea Adv Relationship Banking
Preferred Rewards Platinum Honors

XXXXXXXXXXXX

Account summary

Beginning balance on December 11, 2021	$2,311.23
Deposits and other additions	13,105.50
Withdrawals and other subtractions	-11,705.56
Checks	-2,060.55
Service fees	-0.00
Ending balance on January 7, 2022	**$1,650.62**

Annual Percentage Yield Earned this statement period: 0.01%.
Interest Paid Year To Date: $0.02.
Your account is enrolled in Balance Connect™ for overdraft protection. You can manage your overdraft protection preferences, including linked accounts, in Online and Mobile Banking.

Deposits and other additions

Date	Description				Amount
12/17/21	D6170931	DES:WAHL	XXXXXXXXXXXX	CO ID:3450474844 PPD	1,077.96
12/17/21	XXXXXXXXXXXXXXXXXXXXXXXX			CO ID:0361922730 CCD	303.32
12/20/21	XXXXXXXXXXXX				2,000.00
12/22/21	D6170931	DES:WAHL	XXXXXXXXXXXX	CO ID:3450474844 PPD	1,077.95
12/23/21	D6170931	DES:WAHL	XXXXXXXXXXXX	CO ID:3450474844 PPD	1,077.95

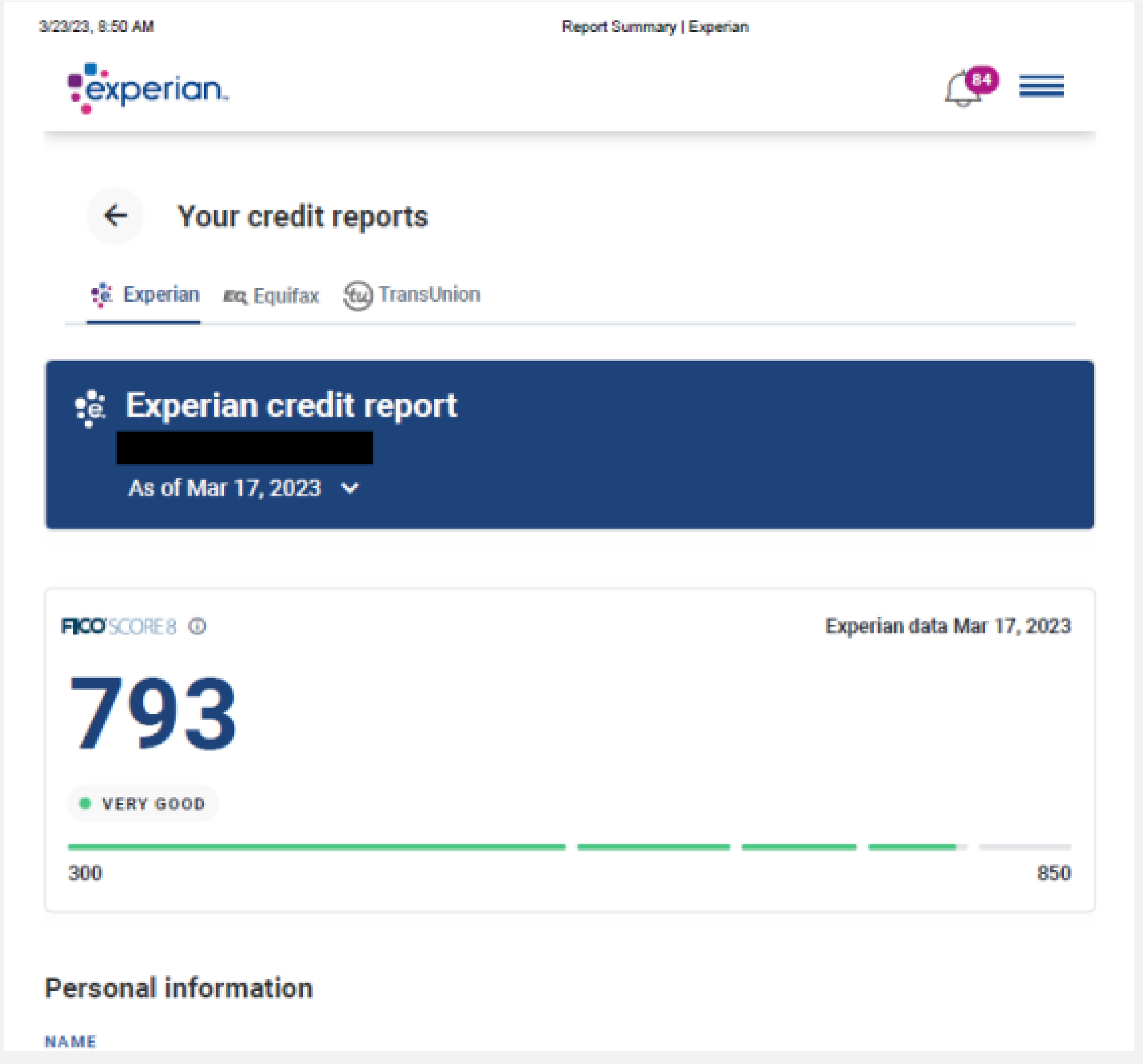
continued on the next page

Solo se aceptan estados de cuenta descargados directamente del emisor bancario en pdf (NO copias o documentos escaneados).

- El estado de cuenta refleja el depósito de la nómina y debe coincidir la fecha del depósito y el monto neto pagado indicado en el recibo de nómina
- En este ejemplo la descripción del depósito de nómina es “WAHL”, nombre de la empresa donde trabaja, en otros casos puede venir como “*Payroll*”.
- En caso de independientes los ingresos deben ser congruentes respecto a su última declaración anual.

Crédito Mifel | Hipotecario

Buró de crédito americano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Your credit reports

Experian Equifax TransUnion

Experian credit report

[redacted]

As of Mar 17, 2023

FICO SCORE 8

Experian data Mar 17, 2023

793

VERY GOOD

300 850

Personal information

NAME

Solo se acepta buró de crédito de EEUU original y completo en pdf.


CON MIFEL...
TU CASA ES UNA
REALIDAD