

REAL ESTATE

Q Kapital launches app to streamline US property buys

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The new mobile app will let international buyers purchase property in Miami and New York, streamlining the mortgage process

By DANNY PARISI

The Q Kapital Group, a Miami-based mortgage lender, is releasing a new mobile application designed to help foreign nationals buy and mortgage homes and property in the United States.

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Q Kapital Group's app is designed to easily manage mortgages on properties in the U.S. from buyers in other countries, specifically for properties in Miami and New York. With rising interest in international spending from wealthy consumers around the world, particularly in China, this app could reach a wide affluent audience.

"We provide a complete mortgage experience to our clients," said Gaston Schneider, co-founder of **Q Kapital**, Miami. "From the beginning of the process until the closing we work hand by hand with the clients."

"We have available more than 15 mortgage loans programs for foreign nationals clients from commercial to residential properties," he said.

International property

For the wealthiest buyers in the world, even those that live abroad most of the time, having a residence in the U.S. is almost a necessity.

The convenience of having your own residence in New York, one of the world's business centers, far outweighs the price difference between owning a home and renting a hotel every time they visit.

With that in mind, Q Kapital created a mobile app to help foreign buyers navigate the complicated waters of U.S. property law. Many buy homes in other countries with cash to avoid having to navigate the complex credit and mortgage laws.

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How it Works!

The Q Kapital Group is here to help you get the best mortgage loan for the purchase of your next property. Whether you are a US Citizen/Resident or a Foreign National, buying real estate in Florida is a simple, secure, and profitable process with us.

Start your Qualification Process Here

A screenshot of a mobile application interface for a loan application. The screen is titled "US Citizen/US Resident Loan Application" with a back arrow. Below the title is a section "Information to complete loan application". It contains four input fields: "First Name*" with the value "David", "Last Name*" with the value "Bower", "Date of Birth*", and "Social Security Number". The fields are separated by horizontal lines, and the first two have green checkmarks next to their values.

The Q Kapital app

Via Q Kapital and its namesake app, those buyers can now easily buy a home through credit means and mortgage the property.

This is an important new tool, given the rise in international luxury spending from places around the world. In particular, Chinese consumers are eager to snap up luxury property in other parts of the world, particularly in the U.S.

"We have been experiencing a significantly grow in the Chinese buyers," Q Kapital's Mr. Schneider said. "We are currently financing several Chinese buyers in Brickell City Center and in New York."

The app aims to simplify the property acquisition process so that customers can purchase and begin using their new homes as soon as possible.

"Our objective is to simplify the mortgage application process," said Q Kapital's president and founder Mauricio Ordoez. "We created this app so foreign national buyers can apply for mortgage financing from anywhere in the world in a secure way. This expedites the process tremendously."

Easier mortgages

Making this tool available on the mobile channel is a smart move on Q Kapital's part. Countries such as China rely heavily on mobile as their way of interacting with the commercial world.

The Chinese market is very mobile first. Almost three quarters of purchases are done on mobile, far past desktop.

Seventy-two percent of sales were mobile and 28 percent desktop in Q3 of 2016 ([see story](#)).

These mobile tools can then be linked with a Chinese consumer's bank account for easier purchasing, such as the kind of bank integration that WeChat has been doing for a while now.



The Q Kapital app

WeChat's social gifting and augmented reality coupons on Alibaba's Alipay are a few of the tools consumers can leverage through mobile wallets that make the customer experience in China extremely advanced. Marketers should be prepared for this to be replicated throughout the world, as well as advancing beyond ([see story](#)).

This new mobile tool will give those international consumers the resources to buy property in the US on credit without having to sort through difficult international laws alone.

"The mortgage process shouldn't be complicated," Q Kapital's Mr. Schneider said. "Now that virtually everyone is accessible via mobile, buyers can use our app from anywhere worldwide and see how much financing is available to them within seconds.

"It's a fantastic tool that we're proud to say is also free," he said.