

ITIN LOAN PRODUCTS AVAILABLE

Helping Non-U.S. Citizens Qualify for a Home Loan using their Individual Taxpayer Identification Number (ITIN).



ITIN Activator Highlights

Consumer Purpose - Alt Doc

- Up to 85% LTV (Purchase & R/T)
- Up to 75% LTV (Cash out)
- FICOs as low as 660
- Loan amounts up to \$1M
- Tradeline requirements:
 - 2 active for 12 months
 - 1 for 24 months
- CPA prepared P&L only required with no bank statements needed
- Gift funds may be allowed for down payment & closing costs. Certain restrictions apply.

Income documentation:

- Wage Earner: WVOE, W2, or Full Tax Returns
- Self Employed: Business Bank Statement, 1099 OR P&L with Tax Preparer Letter, or Full Tax Returns

**See full guidelines for eligibility*

What is ITIN? It's an alternative form of identification for non-U.S. citizens who live and pay taxes in the United States but don't have an SSN.

Let's discuss your next loan scenario today.

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