

LOAN PROGRAMS FOR NON-U.S. CITIZENS

ITIN Available for Consumers & Investors

Borrowers who use an Individual Taxpayer Identification Number (ITIN) in place of a SSN may qualify for financing with Non-QM loan options from Champions Funding.

| ITIN ACTIVATOR | ITIN ACCELERATOR |
|--|--|
| Consumer Purpose - Alt Doc | Business Purpose - DSCR |
| 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 | Loan amounts up to \$1M Up to 80% LTV (Purchase & R/T) FICOs as low as 660 Transferred appraisals accepted First-time homebuyers welcome Short-term rentals allowed Cash out can be used towards reserves. Certain restrictions apply. |

See full guidelines for eligibility.

Ready to win with ITIN? Reach out today!



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