

# 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.

<b>ITIN ACTIVATOR</b> Consumer Purpose - Alt Doc	<b>ITIN ACCELERATOR</b> Business Purpose - DSCR
<ul style="list-style-type: none"><li>Up to 85% LTV (Purchase &amp; R/T)</li><li>Up to 75% LTV (Cash out)</li><li>FICOs as low as 660</li><li>Loan amounts up to \$1M</li><li>Tradeline requirements:<ul style="list-style-type: none"><li>2 active for 12 months</li><li>1 for 24 months</li></ul></li><li>CPA prepared P&amp;L only required with no bank statements needed</li><li>Gift funds may be allowed for down payment &amp; closing costs, certain restrictions apply.</li></ul>	<ul style="list-style-type: none"><li>Loan amounts up to \$1M</li><li>Up to 80% LTV (Purchase &amp; R/T)</li><li>FICOs as low as 660</li><li>Transferred appraisals accepted</li><li>First-time homebuyers welcome</li><li>Short-term rentals allowed</li><li>Cash out can be used towards reserves. Certain restrictions apply.</li></ul>

**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.*

**Ready to win with ITIN? Reach out today!**

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