

Loan Programs for Non-U.S. Citizens

ITIN Available for Homebuyers & Investors

Are you an individual using an ITIN (Individual Taxpayer Identification Number) instead of a Social Security Number? You might be eligible for home financing options, through flexible loan programs that cater to your needs.

Flexible Loan Options

For Homebuyers

- Loan amounts up to \$1 million for those that qualify
- Up to 85% Loan-to-Value for a home purchase or refinance
- Get cash out for debt consolidation or home improvements
- Credit scores as low as 660 FICO
- First-time homebuyers are welcome
- Gift funds may be allowed for down payment & closing costs (certain restrictions apply).

Allowable Income Documentation:

- If Wage Earner: Written Verification of Employment or W2
- If Self-Employed: 12-month Personal or Business Bank Statement, P&L, 1-year Tax Return, 1099, Asset Utilization



Debt-to-Service-Ratio Loan Options

For Investors

- Loan amounts up to \$1 million for those that qualify
- Qualify based on rental property income
- Credit scores as low as 660 FICO
- First-time investors welcome
- Short-term rentals are allowed
- Cash out may be used towards reserve requirements (certain restrictions apply).

**Your dream home or investment property is within reach.
Contact me today to learn more about your options!**