



ITIN Mortgage Loan

A full-doc loan offering flexibility for individuals residing in the United States.

Individual Tax Identification Number (ITIN) Loans are for borrowers who do not have Social Security numbers. Borrowers who are ITIN holders can qualify for a mortgage as long as they meet eligibility requirements. Standard guidelines apply for verifying the income and employment of ITIN borrowers.

Program Highlights

- Loans up to \$1.5 million
- Up to 80% LTV
- Credit scores starting at 620
- Standard debt ratio 50%
- Primary, second homes & investment
- Non-warrantable condos allowed
- Purchase, rate-term or cash-out refinance
- All funds must be seasoned for 60 days
- Bank statement options for self-employed ITIN borrowers
- Assets used for down payment and closing costs must be in a U.S. depository institution for 30 days prior to closing
- Assets in foreign accounts are eligible for reserves with a 30-day statement and funds must be converted to U.S. dollars using the current exchange rate
- Not available in all states.

A U.S. credit report is required for each borrower using a valid ITIN. Limited tradelines are not allowed.

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