

# ITIN Mortgage Program

The ITIN Loan Program enables home ownership utilizing your Individual Tax ID Number.

The dream of owning your own home doesn't require you to have a social security number.



## Program Highlights

- ▶ Valid ITIN Card or IRS Letter will be required; as well as a valid government issued photo identification (*passport, drivers license, etc.,*)
- ▶ Available for Purchase and Refinance
- ▶ DACA Borrowers are eligible
- ▶ Up to 50% DTI
- ▶ Up to 85% LTV (*additional requirements may apply*)
- ▶ Scores as low as 620 or No Score at all
- ▶ Gift Funds AND Gift Equity are allowed
- ▶ 1-Year Self Employment is OK
- ▶ OK to have one 30-day mortgage late if more than 6 months prior

*I'm ready to assist you!*

