

# 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.

## Overview

- ✓ 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 80% LTV
- ✓ Scores as low as 620
- ✓ Gift Funds AND Gift Equity are allowed
- ✓ OK to have one 30-day mortgage late if more than 6 months prior
- ✓ 40 Year Fixed with 10 Year Interest Only option



 NMLS ID #

