



# 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 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
- 50% DTI with compensating factors
- 90% LTV with 720 or higher mid score (with tradeline requirements)
- 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!**

---

Revised: 09/13/2021

