

A close-up photograph of several hands cupped together, holding a white silhouette of a family (two adults and two children) in the center. The background is a solid teal color.

# 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.

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## Program Overview

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- 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 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!**

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