



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.

Revised: 06/15/2023

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
- Up to 50% DTI
- Up to 85% LTV* (additional requirements apply)
- Scores as low as 600 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!

