



ITIN Loans are Here!

*Breaking down
barriers to
homeownership.*

Program Highlights

- Purchase, Rate & Term, and Cash Out Refinance
 - 620 Minimum FICO
 - LTV to 85%, DTI to 43% (Up to 55% with mitigating risk factors)
 - Full Doc and Alt-Doc 24 months bank statements only
 - ITIN Number must show on all 1040s.
 - Non Documented VISA or Residency Status Ok
 - Credit Report must be pulled using IRS issued ITIN Number
 - Owner Occupied & Non-Owner allowed
 - All borrowers must have at least 4 open and active traditional and non-traditional tradelines
 - Up to 3 non-traditional credit tradelines allowed
 - Blended Income allowed
 - First time homebuyer limited to 80% LTV
- See guidelines for additional detail.*