



# 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.*

LoanStream Mortgage

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