

# Lending Solutions for ITIN BORROWERS

**ITIN LOANS:** Designed for non-U.S. citizens who live and pay taxes in the United States, but don't have a SSN.



We can help you open the door for your borrowers with our flexible ITIN Loan Program.

## Program Overview

- ITIN card or letter from IRS plus acceptable gov't ID needed
- No EAD required (except for DACA)
- Two years employment history required
- Property Types:
  - ▶ Primary 1-2 units/NOO 1-4 units
  - ▶ Non-Warrantable condos allowed up to 80%
- 30 year fixed, 30 and 40 year fixed IO, and ARM products available
- Income Options: 12/24 mo Full Doc, 12/24 mo Bank Statements, 1099, and 12/24 P&L programs
- Gift funds ok!
- DACA eligible
- Transfer appraisals allowed

## Program Highlights

- 80% max LTV (Purchase/Rate & Term)
- 70% max LTV (Cash-Out)
- 700 minimum credit score
- \$1.5M max loan amount
- DTI – 50%
- FTHB okay with 12 month housing history
- Prime Connect only