

# ITIN Obsidian

**Don't have a Social Security Number? You can still achieve your dream of homeownership.**

**Our ITIN Loan Program is designed for non-U.S. citizens who live, work, and pay taxes in the United States using an Individual Taxpayer Identification Number (ITIN).**

We understand your situation and are here to help open the door to your new home.

## PROGRAM HIGHLIGHTS

- ✓ Qualify using Full Documentation, Bank Statements, or 1099 income (12 or 24 months)
- ✓ Credit scores starting at 660 – or no score required in some cases
- ✓ Loan amounts up to \$1.5 million
- ✓ Up to 80% financing for purchases
- ✓ Up to 80% for rate & term refinance
- ✓ Up to 65% for cash-out refinance
- ✓ Eligible for primary homes, second homes, and investment properties
- ✓ Gift funds accepted
- ✓ First-time homebuyers welcome!

**With just two years of U.S. residency and work history, you may qualify.**

**Let's explore your options today and find out how we can help you buy your home.**

