

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.

