



ITIN Mortgage Program

The ITIN Loan Program enables home ownership utilizing your Individual Tax ID Number. The dream of owning your own home doesn't require you to have a social security number.

Program Overview

- Valid ITIN Card or IRS Letter will be required; as well as a valid government issued photo identification (passport, drivers license, etc.,)
- Available for Purchase, Refinance and Investment Properties
- DACA Borrowers are eligible
- 55% DTI with compensating factors
- 80% LTV with 700 or higher TransUnion credit score (with tradeline requirements)
- Gift Funds AND Gift Equity are allowed
- 1-Year Self Employment is OK
- OK to have one 30-day Mortgage late if more than 6 months prior

I'm ready to assist you!

Rachel Repster

Mortgage Loan Originator

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