



# ITIN LOAN PROGRAM

*Limited or no credit history*

**Dreaming of owning a home but feel held back by your credit score or lack of a Social Security Number? Worry no more!**  
**Last 12-Month's Profit and Loss Statement? Let That Lead the Way**

	With Credit History	Low FICO/No FICO
Credit Score Requirement	680+	600+ or NO SCORE
Minimum down payment	15% with 700+ FICO 20% with 680+ FICO	25% with No FICO 20% with 660+ FICO 25% with 600+ FICO
Loan Sizes	\$125,000 - \$1,250,000	\$125,000 - \$865,000
Max DTI	Up to 50%	
Non-Occupant Co-Borrowers	Allowed	
Reserves Required	No	
Property Types	Single Family OO, 2nd Home (Detached), Condo/Townhome	OO/2nd Home Detached, Condo/Town Home - Attached, Multi Family (2-4 Units), Double-wide Manufactured Home
ITIN Documentation	ITIN - assigned prior to application, verification from IRS, unexpired passport, visa or Government ID	

