



ADVANTAGE ITIN PRODUCT HIGHLIGHTS

REV. 022619



Our Advantage ITIN program is for Non-permanent Residents; natural persons with legal capacity.

- 80% LTV to \$1MM with 640 FICO (Purchase & R/T Refi)
- 75% LTV to \$1MM with 640 FICO (Cash Out Refi)
* Texas Cash Out not permitted
- Primary Residence, Second Home & Investment Property
* SFR's, Attached & Detached PUDs, Condos, 2-4 Units
** Refer to guides for property type limitations
- Credit score not required
* If no score, we allow up to 70% LTV for Primary and Second Home (Purchase & R/T Refi)
- First time homebuyers are eligible
- Gift funds allowed
- Salaried and Self-employed Borrowers
- No Social Security Number required
- Non-traditional credit is acceptable
- Signed 4506-T Required

