

# ITIN LOANS

**5% DOWN** WITH  
GOOD  
CREDIT



## Visa's accepted for Conventional Loans:

Verify acceptable Visa classification (H1-B is most common)

**E Series** (E-1, E-2, E-3) Treaty Trader/Investor

**G Series** (G-1, G-2, G-3, G-4, G-5) International Organization

**H Series** (H-1B, H-1C, H-2, H-3, H-4\*\*) Temporary Worker

**\*\* H-4 (CANNOT accept if we are using any  
qualifying income for this borrower)**

**L Series** (L-1A, L-1B, L-2) Intra-Company Transferee

**TN-1**, Canadian NAFTA Visa

**TN-2**, Mexican NAFTA Visa



## Program Requirements:

- ✓ Property must be a 1-4 unit, primary residence, and all borrowers will occupy the property.
- ✓ Must be a purchase or rate/term refinance. Cash out not allowed.
- ✓ High Balance loan amounts not allowed.
- ✓ The loan must be a fixed rate mortgage.
- ✓ Max LTV/CLTV/HCLTV is 95%.
- ✓ Lock and Mortgage Insurance are priced at 620 FICO score.

## Verification of Credit:

Verification is required of at least two non-traditional U.S. credit sources for each borrower on the loan that does not have traditional credit, one of which must be housing related.

The most recent consecutive 12-month payment history is required for each source of U.S. non-traditional credit, documented in accordance with the FNMA Selling Guide.

## EAD's must be approved by credit risk.

*Lending is not guaranteed.*

*All files are subject to underwriting review and approval.*



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