



# FOREIGN NATIONAL AND ITIN LOAN PROGRAM



This program tailored for the international investor that needs to obtain financing but does not have a social security number or low to no credit score.

## FOREIGN NATIONALS

### NON-OWNER OCCUPIED (LONG TERM OPTIONS FOR BUY AND HOLD INVESTORS)

- Foreign National owning in their home country (PRIMARY RESIDENCE is in home country)
- Foreign National may also live in US if they own their primary and on title of that property
- Does not need US credit but if they do can utilize better pricing
- MAX 65% PURCHASE
- MAX 60% REFI
- MAX 5 MILL LOAN AMOUNT
- Down Payment must be sourced
- GIFT FUNDS ALLOWED AT 70% (DIRECT RELATIVE)
- Rates on a deal by deal basis
- Programs that are FULLY AMORTIZED (3/1, 5/1, 7/1 and 30 YEAR FIXED)

### NON-OWNER OCCUPIED (SHORT TERM OPTIONS)

- Foreign National does not need to own PRIMARY residence and can be living anywhere
- Does not need US credit but if they do can utilize better pricing
- MAX 65% PURCHASE
- MAX 60% CASH-OUT
- MAX 60% RATE and TERM
- NO SOURCING OR SEASONING REQUIRED FOR DOWNPAYMENT
- Loan Amounts from 100k-15 MILL (LTV vary at higher loan amounts)
- Rates on a deal by deal basis
- Terms that balloon

## CONTACT US

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