Take The Rate
HOME TO LOWER RATES

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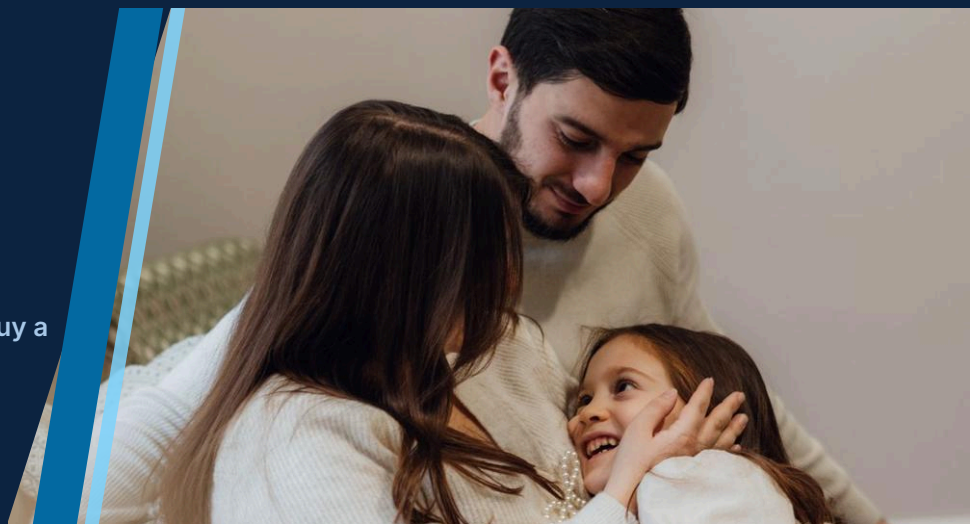
ITIN and Foreign National Loans

You do not need a Social Security number to buy a home here.



01 ITIN LOANS

For borrowers who live and work in the United States and file taxes with an Individual Taxpayer Identification Number. Income is documented with tax returns, pay stubs or bank statements, and the home is usually one you will live in.

02 FOREIGN NATIONAL LOANS

For borrowers who live outside the United States and are buying a second home or investment property here. Income and assets are documented from your home country, or the loan qualifies on the rent the property brings in.

03 THE HONEST TRADEOFF

Both need a larger down payment and carry a higher rate than a conventional loan, and money coming from abroad takes time to transfer and document. Start early. Se habla español.

THE TAKE THE RATE DIFFERENCE

Real numbers from a published rate sheet, straight answers, and a broker who shops your loan, not a call center.

QUICK FACTS

- No Social Security number required
- ITIN loans for United States residents
- Foreign national loans for buyers abroad
- Larger down payment expected
- Spanish speaking loan processor on the team





Let's run your real numbers.

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