



ITIN Loans: A Path to Homeownership

No Social Security Number? An ITIN loan can still make you a homeowner. Learn how ITIN mortgages work, what documents you need, and how to qualify.

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You work hard. You pay your taxes. You've been renting for years and watching home prices climb. But every time you think about buying, the same wall appears: *"I don't have a Social Security Number."*

Here's what most people don't know: **you don't need one.** If you file taxes with an ITIN, there is a mortgage designed specifically for you.

What Is an ITIN, Exactly?

An **Individual Taxpayer Identification Number** is a nine-digit number issued by the IRS to people who need to file US taxes but aren't eligible for a Social Security Number. Millions of workers in the US pay taxes through an ITIN every year — and lenders in the wholesale market recognize that a person who files taxes consistently is a real, documentable borrower.

How an ITIN Loan Works

An ITIN loan is a full 30-year mortgage — not a rent-to-own scheme, not seller financing, not a personal loan. The main differences from a conventional loan:

Feature	ITIN Loan
Identification	ITIN + passport or government ID (no SSN needed)
Down payment	Typically starting around 15%
Credit	US credit score if you have one; if not, alternative credit (rent, utilities, phone, insurance payments)
Income	Tax returns — or bank statements for self-employed borrowers
Property	Primary residence (the home you live in)
Rate	Higher than conventional, reflecting the specialty market

■ What You'll Need to Apply

1. **Your ITIN letter** from the IRS (or your CP565 notice)
2. **A valid ID** — passport, matrícula consular, or driver's license
3. **Two years of tax returns** filed with your ITIN — or 12–24 months of bank statements if you're self-employed
4. **Proof of where you live** and 12 months of rent payment history
5. **Alternative credit references** if you don't have a US credit score — utility bills, phone bills, car insurance, remittance history
6. **Down payment funds** — documented in a bank account (gift funds from family are often allowed)

Keep filing your taxes. The single most important habit for a future ITIN borrower is filing every year. Two consistent years of ITIN tax returns is the foundation of your approval.

■ Common Myths, Corrected

- **"Buying a house will get me in trouble."** Owning property in the US is legal regardless of immigration status, and lenders in this market are private companies — not government agencies.
- **"I need perfect credit."** Many ITIN borrowers have no US credit score at all. Alternative credit works.
- **"The down payment must be 50%."** Programs start around 15% down.
- **"I'm stuck with this rate forever."** If your status changes and you get an SSN, you can refinance into a conventional loan later. Your equity comes with you.

■ A Realistic Example

A house cleaner in Snellville has filed taxes with her ITIN for four years, running her income through her business bank account. No US credit score, but three years of on-time rent, utilities in her name, and steady deposits. With 15% down on a \$280,000 home, she qualified with bank statements and alternative credit — and closed in about 35 days. Her mortgage payment ended up close to what she was paying in rent.

■ Why Work with a Broker for an ITIN Loan

Most banks don't offer ITIN loans at all — walk into a branch and you'll simply hear "no." The programs live in the wholesale market, where terms, down payments, and rates vary meaningfully from lender to lender. We compare them side by side and handle the whole process in Portuguese, English, or Spanish.

Let's Talk About Your Mortgage

Our team serves you in English, Portuguese, and Spanish — no cost, no obligation.



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