

Understanding Mortgage Options for Brazilian Immigrants

From conventional and FHA loans to ITIN and Foreign National programs, discover every path to homeownership for Brazilians in the US, with or without a Social Security Number.

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One of the most common things we hear from Brazilian families in Georgia and Florida is: *"I didn't think I could buy a house here."* Maybe you don't have a Social Security Number. Maybe your income is in cash or through your own business. Maybe you just arrived and have no US credit history.

Here's the good news: **there is almost always a path.** The US mortgage market has programs for nearly every immigration status and income situation — the challenge is that most banks only offer one or two of them. As a broker working with 50+ wholesale lenders, we see the whole menu. Let's walk through it.

■ If You Have a Social Security Number and Work Authorization

Permanent residents (green card holders) and visa holders with work authorization qualify for the same loans as US citizens — same rates, same down payments. Your best options:

- **Conventional loans** — as little as 3% down with a 620+ credit score.
- **FHA loans** — 3.5% down with a 580+ score, and more forgiving on credit history. A favorite for first-time buyers.
- **VA loans** — if you've served in the US military, zero down.
- **USDA loans** — zero down in eligible areas, and more of Georgia qualifies than you'd think.

The main thing lenders look for beyond status is **two years of documented income** (W-2s or tax returns) and a US credit score. If you're missing one of those, keep reading — you still have options.

■ If You Have an ITIN Instead of a Social Security Number

An **ITIN (Individual Taxpayer Identification Number)** is the number the IRS issues so you can file taxes without an SSN. If you've been working and filing taxes with an ITIN, you can buy a home with an **ITIN loan**:

- Down payments starting around 15%

- No US credit score required — alternative credit like rent, utility, and phone payment history counts
- Income documented with tax returns or bank statements
- Available for your primary residence

ITIN rates run higher than conventional rates, but they build equity and a payment history — and many families refinance into a conventional loan later if their status changes.

■ If You Live in Brazil (or Don't Have US Status Yet)

Foreign National loans let non-US citizens buy property here with no SSN, no ITIN, and no US credit history:

- A valid passport (and visa, where applicable) is your identification
- Down payments typically start at 25%
- International credit references and foreign bank statements are accepted
- Works for second homes and investment properties — many of our clients in Brazil buy Florida rental properties this way

■ If You're Self-Employed or Paid in Cash

Many Brazilian entrepreneurs — cleaning businesses, construction, salons, trucking — write off expenses and show low income on tax returns. Traditional lenders see the low number and say no. Two programs fix this:

- **Bank statement loans** — qualify using 12–24 months of business or personal bank deposits instead of tax returns.
- **DSCR loans** (for investment properties) — qualify based on the property's rental income, with no personal income documentation at all.

Which path fits you? It usually comes down to three questions: Do you have an SSN or ITIN? How do you document income? And will you live in the home? Answer those and we can usually name your program — and your down payment — in one phone call.

■ What About Credit?

If you're new to the US, your Brazilian credit history doesn't follow you — but that's not a dead end. ITIN and Foreign National programs accept alternative credit, and if you're aiming for a conventional loan later, you can build a usable US credit score in 6–12 months. (We wrote a full guide: *How to Build Credit in the United States*.)

The Bottom Line

Immigration status changes *which* program you use — not *whether* you can own a home. The families who succeed are the ones who ask. Our team walks you through every option in Portuguese, English, or Spanish, and because we broker to 50+ lenders, we're never limited to one bank's rules.

Let's Talk About Your Mortgage

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



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