

# ITIN

Form **W-7**

(Rev. March 2009)  
Department of the Treasury  
Internal Revenue Service

► For use by individuals who do not have an Individual Number  
**An IRS individual taxpayer identification number (ITIN) is**

**Before you begin:**

- Do not submit this form if you have, or are eligible to get, an Individual Number.
- Getting an ITIN does not change your immigration status and does not make you eligible for the earned income tax credit.

**Reason you are submitting Form W-7:**  
c, d, e, f, or g, you must file a tax return

☒ Nonresident alien requiring a U.S. tax return  
☐ Nonresident alien filing a U.S. tax return  
☐ Nonresident alien (based on U.S. tax law)  
☐ U.S. citizen/resident alien

## ITIN PROGRAM OVERVIEW

Individual Taxpayer  
Identification Number

### IDEAL FOR:

An individual who is living in the United States and does not have a Social Security number

## QUALIFICATIONS

- Max 75% Purchase
- Max 70% C/O Refinance
- Minimum 640 FICO
- Loan amounts up to \$1M
- Wage Earners qualify with 24 month WVOE and 1 month bank statement - No W2s or paystubs
- 12-Month Bank Statement for Self-Employed
- DSCR for NOO properties
- Valid Government ID
- No reserves required ≤ 75% LTV
- P&L Only, 1099 Only

