

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 for, 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 recipient of U.S. source income
- Nonresident alien filing a U.S. tax return
- Nonresident alien (based on treaty)
- 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 80% Purchase
- Max 75% C/O Refinance
- Minimum 650
- Loan amounts up to \$1M
- Wage Earners qualify with WVOE and 2 months bank statements - No W2s or paystubs
- 12-Month Bank Statement for Self-Employed
- DSCR for NOO properties
- 2-year income history
- Valid Government ID
- No reserves required $\leq 75\%$ LTV