

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) who is a 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
- Qualify with all programs
- Valid Government ID
- No reserves required $\leq 75\%$ LTV

