

ITIN MORTGAGE

Pineyro Capital Group Inc. NMLS# 420112 is a leader in working with people abroad who want to buy or refinance their property located in the United States. Individual Tax Identification Number (ITIN) loans are for borrowers who do not have Social Security numbers. Borrowers with ITIN cards can qualify for a mortgage as long as they meet the eligibility requirements. This loan product is a full doc non-QM mortgage offering flexibility for individuals residing in the United States.

Program Overview

- Loan amount up to **\$2 million**
- **660 Minimum Middle FICO** Required
- Owner Occupied **Only**
- Maximum Loan to Value (**LTV**) **80%**
- Debt-to-income (**DTI**) **ratio up to 50%**
- Bank Statement, Full Doc & 1099 income options
- **No housing history allowed** (certain restrictions apply)
- **Unexpired** government photo ID and ITIN card or letter from IRS required