

# OWN YOUR DREAM HOME

## Home Loans for ITIN Holders

Are you an ITIN holder ready to invest in your future and buy a home? We understand the unique challenges you face when seeking a mortgage. That's why we offer specialized home loan programs designed specifically for ITIN holders like you.



### WHY CHOOSE US?

#### Competitive interest rates

Enjoy affordable rates to make your dream home a reality.

#### Low down payment options

Lower upfront costs make homeownership more accessible.

#### ITIN-friendly lenders

We understand ITINs and have been helping ITIN holders for over 7 years to buy the home of their dreams.

#### Bilingual support

We offer assistance in Spanish to ensure clear communication throughout the process.

#### Buy anywhere!

No area restrictions.

#### Simplified process

We streamline the mortgage process plus our team is there to help you every step of the way.

### REQUIREMENTS TO OBTAIN AN ITIN HOME LOAN:

- 2 official and current identifications: Consular registration and Passport of your Country
- Updated ITIN number letter
- Pay stubs for the last 30 days
- 1099's or W-2's from the last 2 years
- Federal tax returns for the last 2 years
- Bank account statements for the last 2 months (all pages, even if they are blank)
- A letter from the landlord showing no late rent payments. Or a rent verification. The name, number, and email of the owner would be needed.
- 1 proof of payment(s), from the last 12 months in the name of the applicant and without late payments. Some examples include Auto loans, car insurance, rent, various utility bills, cell phone bills, internet or cable subscriptions.\*

### BEYOND HOME LOANS

Midwest BankCentre is the bank for ITIN holders:

- Checking accounts with low or no minimum balance
- Auto loans and refinancing options with lower interest rates
- Home Equity Lines of Credit
- CD's and Credit Booster loans
- Business loans, and many more!

*\*For those with no credit or low credit scores*



### GET STARTED TODAY!

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**MidwestBankCentre.com**

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*Deposit and loan documents, contracts, and all other disclosures/notices are provided in English only.*