



Aureus Alliance

Investment Property Private Money Funding

ITIN Home Program

Residential Real-Estate ITIN (Individual Taxpayer Identification Number) Ownership Share Funding is a specialized financing solution designed for individuals who do not have a Social Security Number (SSN) but hold an ITIN and wish to invest in or purchase residential real estate. This type of funding allows ITIN holders, often non-resident aliens, immigrants, or other foreign nationals, to secure financing for residential properties by purchasing shares or partial ownership in these properties. It offers a pathway to real estate investment for those who might otherwise face barriers to obtaining traditional mortgage loans due to their lack of an SSN, providing them with the opportunity to build equity and participate in the real estate market. This funding approach not only broadens access to real estate investments but also supports financial inclusion by recognizing alternative forms of identification and credit worthiness.

MIN FUND AMOUNT	MAX FUND AMOUNT	AVG TERM	TIME IN BUSINESS	EST. COMMIT FEE	MIN CREDIT SCORE	FUNDING TYPE	MIN MONTHLY REVENUE
\$25,000.00	500,000.00	240/36	Must have 24 months of Verifiable Income	Refer to Commitment Fee Guidance	680	Real Estate Funding	\$5,000.00

RESTRICTIONS

- ITIN Holders Only
- Client must be in the US more than 24 months
- Not Eligible for US Citizens

INELIGIBLE INDUSTRIES (Not Eligible for the following industries.)

- Attorney
- Gambling
- Highly Regulated Industries
- Cryptocurrency
- Pawn Shops
- Bail Bonds
- Non- Profits (Exception on Churches)
- MLM
- Pharmaceuticals

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