

**ITIN number Loan Hit List**

1. **Copy of I.D**
2. **Copy of ITIN number**
3. **3 months of most recent and consecutive bank statements including all pages with sufficient funds to close (Will need to show 3 months of reserves plus any closing cost)**
4. **2 years of 1040’s all pages Federal Only 2019 and 2020**
5. **Mortgage Statement**
6. **1 Month pay stubs**
7. **Credit Report must be pulled using borrower’s ITIN number**
8. **Copy of Hazard Insurance**
9. **Loan Application**
10. **All borrowers must have at least four open and active traditional and/or non-traditional credit references.**
11. **12 months credit references may include items like:**
12. **Written VOR (may request additional documentation)**
13. **Housing payments**
14. **Installment loan payments not listed on credit report**
15. **Utilities (electric, phone, cable)**
16. **Non –payroll deducted Medical and Life Insurance**
17. **Auto and Renter’s Insurance**
18. **Lease Payments for durable goods (i.e. car)**
19. **Local store payments (department, furniture, appliance)**
20. **School tuition**
21. **Child care**

**Circle One: Refinance or Purchase**

**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of Client: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of Agent: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**