

Non-QM ITIN Home Loan Programs

PMG Program Matrix –Jan 8, 2025

Files may NOT Include documentation with mismatched SSN and ITIN numbers. If SSN-Based Documents exist, they must be excluded from the file.

Program	Prime 80 30-Year Fixed	Alt-A 30-Year Fixed	Near Miss 30-Year Fixed	Alt 90 30-Year Fixed
FICO / LTV / DTI	Min 660 score Max 80% LTV Max 50% DTI Mid SCORE USED	700+ to max 85% LTV 680-700 Max 80% LTV MAX DTI 60% w/Comps TRANSUNION ONLY	700+ to 85% LTV 660 and No Score(659) to 80% LTV 620-659 to 75% & 60% DTI w/ Comps TRANSUNION ONLY	Min 660 No Score = 660 Max 90% LTV; Max 39% DTI Houston requires 680+ 37% DTI Mid SCORE USED
Loan Amounts	\$100,000 – \$1,500,000	\$100,000 – \$1,200,000 *	\$100,000 – \$1,200,000	\$100,000 – \$350,000
Transactions	Purchase, RT Refi (No TXA6)	Purchase, RT Refi (No TX A6)	Purchase, RT Refi (No TX A6)	Purchase, RT Refi (No TX A6)
Eligibility	US Citizens, ITIN	US Citizens, ITIN, PR, NPA	US Citizens, ITIN, PR, NPA	ITIN Only
Documentation Requirements	Full Doc, Bank Stmt, 1099	Full Doc, CPA P&L	Full Doc, Limited P&L, Asset Depletion	Full Doc, 12mo Bank Stmt, 1099, CPA P&L
Occupancy	Primary, 2nd, Investor	Primary, 2nd, Investor	Primary, 2nd, Investor	Primary only
Property Types	SFR, PUD, Warrantable Condo, 2-4 Units	SFR, PUD, Warrantable & Non-Warrantable Condo*, 2-4 Units	SFR, PUD, Warrantable & Non-Warrantable Condo*, 2-4 Units, Barndo 80% LTV & 20 YR, Vacant Land 65% LTV & 20 YR, Manu: Single 75% LTV & 15 Yr, Manu: Double 80% LTV & 20 yr	SFR (preferred 3 bed/2 bath)
Seller Contributions	6%	6%	6%	6%
Payment / Housing History	0x30x12	0x30x12	0x30x12 BK/FC/SS/DIL ≥ 48mo	0x30x24
Reserves	6 months PITIA	6 months PITIA	3-6 months PITIA	3 months PITIA
Amortization Terms	30 Yr Fixed, ARMs *	30 Yr Fixed	30 Yr Fixed (see above)	30 Yr Fixed
Funding Structure	Orig Fee HCML compliant; \$100 setup No PPP, NO Interest Only	Orig Fee HCML compliant; \$100 setup No PPP, NO Interest Only	Orig Fee HCML compliant; \$100 setup No PPP, NO Interest Only	Orig Fee HCML compliant; \$250 setup No PPP, NO Interest Only