

Close More Deals with Our Flexible ITIN Lending Program!

Up to 90%
LTV Purchase

Up to 80%
LTV Rate/Term
Refinance

MIN 650
FICO

The Challenge: Non-Permanent Resident Aliens Face Limited Loan Options

Meet Isaac, a skilled laborer in the construction industry who's spent years building homes for others. With a steady income and a commitment to his craft, Isaac wants to buy a house to provide more stability for his family. However, with only an Individual Tax Identification Number (ITIN)—Isaac struggled to find a traditional home loan.

The Solution: ARDRI's ITIN Lending Program

Our ITIN Lending Program provides an inclusive and straightforward solution. We eliminate unnecessary obstacles and offer brokers the tools to help clients like Isaac. Here are some of the program highlights:

- LTV up to 90% for Purchase
- LTV up to 80% for Rate/Term Refinance
- LTV up to 75% for Cash-out Refinance
- Minimum 650 FICO
- Loan amounts up to \$1.5M
- Consumer Purpose Primary Resident & Business Purpose DSCR and No Ratio
- For more details, visit ardri.ai/itin/

Help More Clients Like Isaac Build Their Futures!

With ARDRI's ITIN Lending Program, you can turn challenges into success stories while growing your client base. Call us today to discover how we can help you help your clients achieve their homeownership goals.

Call us today to learn more
at **855.855.8598**



Simplifying Non-QM Lending with
Personal Service & Technology

Scan the QR Code
or visit ardri.ai
to learn more.

