

ITIN HOMEBUYER STARTER PACK

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A SIMPLE GUIDE TO BUYING A HOME IN WASHINGTON WITH AN ITIN

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Welcome! You're in the right place.

Yes — You *Can* Buy a Home With an ITIN

Many people are surprised to learn that you can purchase a home in Washington using an Individual Taxpayer Identification Number (ITIN). These loan programs are designed for people who work, pay taxes, and want to build long-term stability — even without a Social Security Number.

You do NOT need:

- A specific immigration status
- A Social Security Number
- A green card or work permit

You DO need:

- Consistent income
- A history of filing taxes
- Savings for a down payment

This guide walks you through everything step-by-step.

You've got this, and I've got your back

What ITIN Loan Programs Look For

ITIN loans are offered by specialty lenders who understand your situation. They focus on your financial picture — not your immigration status.

Typical Requirements

- ☐ **Down Payment:** 10–20% (*as low as 2-5% in some cases*)
- ☐ **Credit Score:** Flexible; varies by lender
- ☐ **Income:** W-2 or self-employed accepted
- ☐ **Tax Returns:** Usually 2 years
- ☐ **Bank Statements:** 2–3 months

Every lender is different, and part of my job is helping you connect with the right one for your situation.

Required Documents Checklist

Use this simple checklist to get prepared before you apply.

Identification

- ☐ Valid ITIN letter
- ☐ Passport, consular ID, or state ID

Income Verification

- ☐ Last 2 years of tax returns
- ☐ W-2s or 1099s (if applicable)
- ☐ Pay stubs (if W-2 employee)
- ☐ Profit & loss statement (if self-employed)

Banking & Assets

- ☐ 2–3 months of bank statements
- ☐ Proof of down payment funds
- ☐ Gift letter (if receiving help from family)

Other Helpful Items

- ☐ Rental history
- ☐ Employment verification

Having these ready makes the pre-approval process much smoother.

Down Payment & Credit Expectations

ITIN loans typically require a larger down payment than traditional loans, but the guidelines are clear and predictable.

Down Payment

- Most buyers put **10–20% down** (*This can be as low as 2-5%*).
- Some lenders allow gift funds
- Additional reserves may help lower your rate

Credit

- ITIN lenders are flexible
- No credit? Some lenders accept alternative credit (rent, utilities, etc.)
- Higher credit scores may reduce your rate

If you're unsure where you stand, I can help you review your situation privately.

Your Step-by-Step Path to Buying a Home

Here's the simple roadmap most ITIN buyers follow:

Step 1 — Get Pre-Approved

A lender reviews your documents and gives you a price range.

Step 2 — Start Your Home Search

We look at homes that fit your budget, location, and goals

Step 3 — Make an Offer

I help you write a strong, competitive offer

Step 4 — Inspection & Appraisal

We make sure the home is safe, sound, and worth the price.

Step 5 — Final Loan Approval

Your lender completes the underwriting process.

Step 6 — Closing Day

You sign the final documents and get your keys.

You'll always know what's happening and what comes next.

Privacy & Safety

This is one of the biggest concerns for ITIN buyers — and it's important to address clearly.

Your information is:

- *Private*
- *Protected*
- *Never shared with immigration authorities*
- *Only used for your loan application*

Lenders who work with ITIN buyers understand the importance of confidentiality and respect.

If you'd like help reviewing your situation or want an introduction to a lender who specializes in ITIN loans, I'm here when you're ready.

You deserve clarity, confidence, and a path forward — and this guide is just the beginning.

No pressure. No sales pitch. Just helpful guidance.

If you ever want help putting together a plan I personally respond to every email:

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