DREAMBUILDER

DREAMBUILDER ITIN *loan* PROGRAM

HOMEOWNERSHIP WITHOUT A TRADITIONAL CREDIT SCORE

Alternative credit accepted

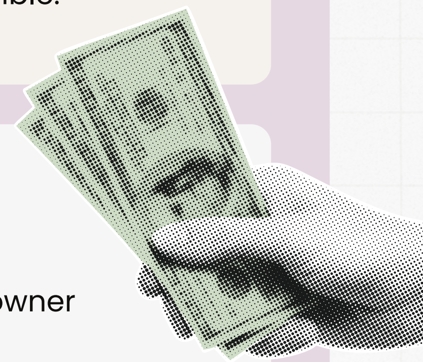
Utility bills, phone bills, gym memberships paid on time.

12 months of payment required

Must present 12 mo. of documented housing payment history.

Eligible for 1-2 unit properties

3-4 units and co-ops not eligible.



Only 3.5% down required

We're lowering the barriers so you can own a house sooner.

HOUSING MARKET

Latino Buyers Are Leading The Housing Market

- They added a record 441,000 new owner households in 2025
- They are projected to make up 70% of all new homeowners by 2040 according to NAHREP
- They are the fastest group of buyers that need the right loan products

Homeownership just got easier!

PERFECT FOR THE SELF-EMPLOYED

- You may qualify for a home loan with just one year of self-employment income history.
- Accepts bank statements, tax returns, P&L statements and K-1s

Need assistance? Message me at **PADI@CCM.COM** or visit my website **BOOKWITHPADI.COM.**

PADI GOODSPEED
CROSSCOUNTRY MORTGAGE®