# ITIN Home Purchase in Woodbridge, VA

Two earners with limited US credit; bilingual support; holiday-week appraisal.

### **Key Stats**

price: 420000 downPercent: 10 baseLoan: 378000 timeToCTC: on time

### The Challenges

- · Limited US credit history
- Need for bilingual support
- Appraisal scheduling over a holiday week

### The Playbook

- 1. Confirmed eligibility + any counseling requirements day one
- 2. Built a clean income/assets file; translated key docs
- 3. Scheduled appraisal early; coordinated with AMC to hold contract date
- 4. Cleared title name variations quickly

#### **Outcome**

- On-time closing
- Family moved in before school
- Budget stayed intact (no rate quoted)

## Coach's Tips

- Start document collection early
- Keep a log of gift funds and sources
- Ask about overlays—requirements vary by lender

### Start your application:

https://rockhouse.my1003app.com

#### Book a strategy call:

https://calendly.com/rockhousemortgage

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