Case Study • ITIN • Virginia

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/register

Book a strategy call:
https://calendly.com/rockhousemortgage

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