



First National Bank
of America

Non-Recourse IRA Lending Required Documentation

- ✓ **Instruction form from Custodian / Administrator for purchase of real estate, if required**
- ✓ **Copy of picture ID (front and back)**
- ✓ **Most recent W-2 or 1st 2 pages of most recent tax return for IRA owner (signed)**
- ✓ **Copy of most recent IRA/bank statements for the borrower**
- ✓ **If property is currently leased, a copy of the lease agreement**
- ✓ **Current rent roll if property is a multi-family**
- ✓ **Rental income and expense pro-forma**
- ✓ **Insurance agent name and phone number**
- ✓ **Real estate agent name and phone number**
- ✓ **Title company name and phone number**
- ✓ **Copy of purchase agreement if a purchase**
- ✓ **Name and contact information of lender if a refinance**
- ✓ **Copy of property eligibility form**
- ✓ **If the borrower is an LLC, LLC docs and tax id#**
- ✓ **Loan application**

Return all documents to:

First National Bank of America
attn: Scott Raymond
4660 Kalamazoo Ave SE
Grand Rapids, MI 49508

Phone: **616-538-6017**
Email: **scott.raymond@fnba.com**

