

**NON-QM LOANS**

# NEAR MISS

A great alternative mortgage solution for borrowers looking to purchase unique properties, individuals with a recent credit event or even no credit.



## Highlights:

**NO CREDIT NEEDED**

**ITIN & SSN ELIGIBLE**

**NO RESERVES REQUIRED**

**DTI UP TO 55%**

## Property Types:

- SFOO (detached)
- 2nd Home (detached)
- Non-Warrantable Condo/Townhome
- NOO/Multi-Family (2-4 units)
- Mobile home with land
- Vacant land

## Program Details:

- LTV up to 80%
- Purchase, Refinance, Cash Out
- Loan Amounts from \$50K to \$865K
- 600 Minimum Transunion credit score
- Loan terms from 15-30 years
- Fixed interest rate
- Gift Funds allowed
- Full or Alternative Income Documentation accepted

Preferred Non-QM Lender

**First National Bank of America**

800.400.5451

[www.fnba.com/wholesale/](http://www.fnba.com/wholesale/)



NMLS# 413209

R02132024