

NON-QM LOANS



First National Bank
of America

NEAR MISS

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

PROPERTY TYPES

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

HIGHLIGHTS

- ✓ No credit needed
- ✓ ITIN & SSN eligible
- ✓ No reserves required
- ✓ DTI up to 60%

PROGRAM DETAILS

- Program Details:
- LTV up to 85%
- Purchase, Refinance, Cash Out
- Loan Amounts from \$50K to \$1.2M
- 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

800.636.3429 • fnba.com/correspondent/

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