



First National Bank  
*of America*

## NON-QM LENDING

### When a traditional mortgage won't work, we can help!

Non-QM lending with FNBA makes home ownership possible when traditional financing misses the mark.

#### Who Non-QM Helps

Individuals with a Tax ID (ITIN) or SSN  
Self Employed Individuals  
W2 Income Earners  
Independent Contractors  
Gig Workers  
High Net-Worth Individuals  
Individuals Receiving Retirement Income  
Those with Credit Scores as Low as 600  
People with No Credit Score  
And More!

#### Why Non-QM Works

- ▶ Higher Debt-to-Income allowed (up to 60%)
- ▶ Only 12 months of income history needed
- ▶ Gift Funds allowed for the down payment
- ▶ Loan amounts from \$50K - \$3MM
- ▶ Purchase and Refinance with cash out options
- ▶ Loans for unique properties such as mobile homes, vacant land, non-warrantable condos/ townhomes & barndominiums
- ▶ Multiple options to prove income:
  - ◊ Tax Returns
  - ◊ W2's and Pay-stubs
  - ◊ 1099's
  - ◊ Business Profit & Loss Statements
  - ◊ Bank Statements
  - ◊ Liquid Assets

Preferred Non-QM Lender  
**First National Bank of America**

800.400.5451 • [fnba.com/wholesale/](http://fnba.com/wholesale/)

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