

Nationwide Non-QM-Lender



First National Bank
of America

UNIQUE PROPERTIES

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

Our Non-QM loan programs provide an alternative path to homeownership, making it possible to purchase properties that fall outside of traditional mortgage guidelines.

Vacant Land

- ▶ Loan amounts from \$100K to \$1.2MM
- ▶ No acreage limitations
- ▶ No prepayment penalties
- ▶ Loan terms up to 20 years
- ▶ Purchase or refinance: LTV up to 65%
- ▶ Cash out refinance: up to 60% LTV

Mobile/Manufactured Home with Land

- ▶ Single or double-wide homes
- ▶ No age or acreage restrictions on the mobile home
- ▶ Loans up to 75% (includes home & land)
- ▶ Purchase or refinance with cash out options available
- ▶ Only 12 months of income history needed

Non-Warrantable Condo/Townhome

- ▶ ITIN & SSN eligible
- ▶ Loans up to \$3MM
- ▶ Finance up to 80% of property value
- ▶ Primary residence or 2nd home
- ▶ Purchase or refinance

Barndominium

- ▶ Purchase only
- ▶ Minimum credit of 660
- ▶ Loans up to 80% LTV
- ▶ Only 12 months of income history needed
- ▶ No gift funds allowed

Preferred Non-QM Lender

First National Bank *of America*

800.636.3429 • fnba.com/correspondent/

R082025

This information is for mortgage business professionals only and is not intended for consumer distribution.



NMLS #413209