Nationwide **Non-QM-Lender**

First National Bank *of America*

BUY A HOME WITH AN ITIN

Program Highlights:

- No prepayment penalties
- SSN not required
- Purchase or refinance

FNBA requires documentation of the borrower's identity at time of loan submission.

Lending Basics:

- Qualify using Alternative Income such as 12 month P&L or 12 months Bank Statements
- DTI up to 60%
- LTV up to 85%
- Transunion only - 600 min. credit or no score
- Loan amounts from $50K to $3MM
- Only 12 months of self-employed experience needed
- Only 12 months of income history needed
- Gift funds allowed
- No reserves required

Identity Documentation:

- Unexpired government ID (i.e. driver's license, passport, etc.)
- Unexpired ITIN card or ITIN letter from IRS
- Supplemental documentation may be requested and could include items like:
  - Birth certificate
  - Paystub or W2
  - Utility bill

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

833.394.8404 • fnba.com/mortgage/

R082025

EQUAL HOUSING LENDER NMLS #413209