

Nationwide Non-QM-Lender



First National Bank
of America

VACANT LAND FINANCING

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 unique properties like vacant land.

Program Highlights

- ▶ Loan amounts from \$100,000 to \$1,200,000
- ▶ 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
- ▶ Minimum credit score of 660

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

833.394.8404 • fnba.com/mortgage/



NMLS #413209

R082025