

NON-QM LOANS

ALT – A PREMIER

The perfect Non-QM mortgage solution for the agency fallout borrower.



First National Bank
of America

PROPERTY TYPES

- SFOO
- 2nd Home
- Non-Warrantable Condo/Townhome

HIGHLIGHTS

- ✓ LTV up to 85%
- ✓ DTI up to 60%
- ✓ No reserves required
- ✓ ITIN & SSN eligible

PROGRAM DETAILS

- Purchase, refinance, cash out
- No bankruptcy, foreclosure or short sale within 4 years
- Loan amounts from \$75K to \$3M
- 680 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

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R082025

