

NON-QM LOANS



First National Bank
of America

NEAR MISS

A great alternative mortgage solution for borrowers looking to purchase unique properties, individuals with a recent credit event or even no credit.

PROPERTY TYPES

- SFOO
- 2nd Home
- Non-Warrantable Condo/Townhome
- NOO/Multi-Family (2-4 units)
- Mobile Home with Land
- Vacant Land

HIGHLIGHTS

- ✓ No credit needed
- ✓ ITIN & SSN eligible
- ✓ No reserves required
- ✓ DTI up to 60%

PROGRAM DETAILS

- LTV up to 85%
- Purchase, refinance, cash out
- Loan amounts from \$50K to \$1.2M
- 600 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

800.400.5451 • fnba.com/wholesale/

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