

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

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

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

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*

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NMLS #413209

R1/2/25