



First National Bank  
*of America*

## NON-QM LENDING

### When a traditional mortgage won't work, we can help!

Non-QM lending with FNBA makes home ownership possible when traditional financing misses the mark.

#### Who Non-QM Helps

- ▶ Individuals with a Tax ID (ITIN) or SSN
- ▶ Self-employed individuals
- ▶ W2 income earners
- ▶ Independent contractors
- ▶ Gig workers
- ▶ High net worth individuals
- ▶ Individuals receiving retirement income
- ▶ Those with credit scores as low as 600
- ▶ People with no credit score
- ▶ And more!

#### Why Non-QM Works

- ▶ Higher debt-to-income allowed (up to 60%)
- ▶ Only 12 months of income history needed
- ▶ Gift funds allowed for the down payment
- ▶ Loan amounts from \$50K - \$3MM
- ▶ Purchase and refinance with cash out options
- ▶ Loans for unique properties such as mobile homes, vacant land, non-warrantable condos/townhomes & barndominiums

#### Multiple options to prove income:

- ◊ Tax Returns
- ◊ W2s and Paystubs
- ◊ 1099s
- ◊ Business Profit & Loss Statements
- ◊ Bank Statements
- ◊ Liquid Assets