Nationwide **Non-QM-Lender**

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

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

800.400.5451 • fnba.com/wholesale/

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EQUAL HOUSING LENDER NMLS #413209