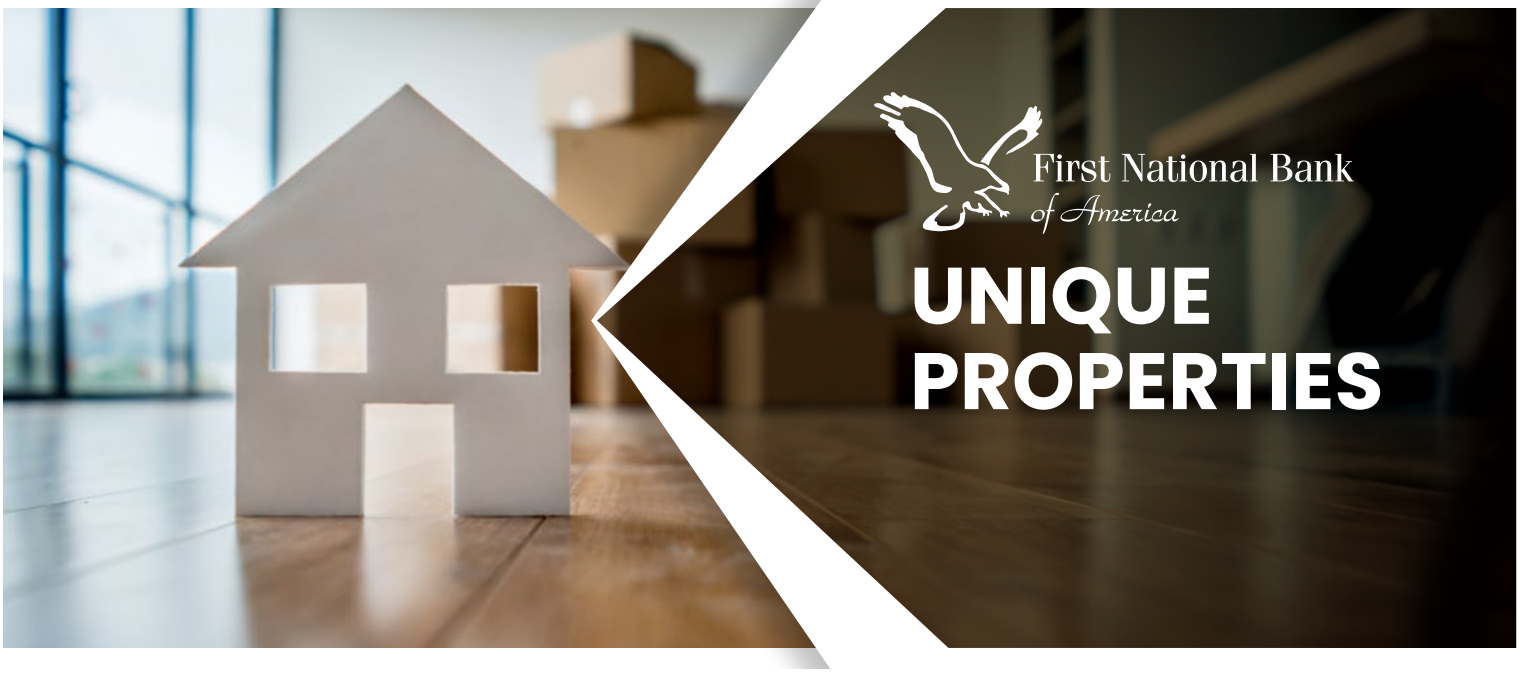
Nationwide **Non-QM-Lender**



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

Our Non-QM loan programs provide an alternative path to homeownership, making it possible to finance properties that fall outside of traditional mortgage guidelines.

Vacant Land

- Loan amounts from $100K to $1.2MM
- No acreage limitations
- No prepayment penalties
- Loan terms up to 20 years
- Purchase or refinance: LTV up to 65%
- Cash out refinance: up to 60% LTV

Mobile/Manufactured Home with Land

- Single or double-wide homes
- No age or acreage restrictions on the mobile home
- Loans up to 75% (includes home & land)
- Purchase or refinance with cash out options available
- Only 12 months of income history needed

Non-Warrantable Condo/Townhome

- ITIN & SSN eligible
- Loans up to $3MM
- Finance up to 80% of property value
- Primary residence or 2nd home
- Purchase or refinance
- No Condo Questionnaire required

Barndominium

- Purchase only
- Minimum credit of 660
- Loans up to 80% LTV
- Only 12 months of income history needed
- No gift funds allowed

Preferred Non-QM Lender
First National Bank *of America*
800.400.5451 • fnba.com/wholesale/

R121925

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EQUAL HOUSING LENDER NMLS #413209