



First National Bank
of America

BUY A HOME WITH AN ITIN

Highlights:

NO WORK VISA NEEDED

NO EAD NEEDED

NO GREEN CARD NEEDED

SAME RATES & PROGRAMS

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

Lending Basics:

- Qualify using Alternative Income such as 12 month P&L or 12 months Bank Statements
- DTI up to 55%
- LTV up to 85%
- Transunion Only - 600 min. credit or No score
- Loan amounts from \$50K to \$1.25M
- Only 12 mth. of self-employed experience needed
- Only 12 months of income history needed
- Gift Funds Allowed
- No reserves required

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 W-2
 - Utility bill

Nationwide Non-QM Lender
First National Bank of America

www.fnba.com/correspondent/
800.636.3429