



First National Bank
of America

IDENTIFYING NON-QM CLIENTS

A Non-QM client can be anyone that fits into the following criteria:

- Has a SSN or ITIN (Tax ID)
- Self-employed, gig workers, independent contractors
- W2 employees
- Retirees or high net worth individuals who want to use liquid assets to qualify
- Purchasing a unique property like a non-warrantable condo or vacant land
- Has less than perfect credit
- Can't qualify for traditional home financing

When a traditional mortgage fails you and your clients, give us a call!

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

www.fnba.com/correspondent/
800.636.3429

NMLS# 413209 