



First National Bank  
*of America*

# NON-QM LENDING



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 55%)
- Only 12 months of income history needed
- Gift Funds allowed for the down payment
- Loan amounts from \$50K - \$1.25M
- Purchase and Refinance with cash out options
- Loans for unique properties such as mobile homes vacant land, non-warrantable condos & townhomes
- Multiple options to prove income:
  - Tax Returns
  - W2's and Paystubs
  - 1099's
  - Business Profit & Loss Statements
  - Bank Statements
  - Liquid Assets

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

[www.fnba.com/correspondent/](http://www.fnba.com/correspondent/)  
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