



First National Bank
of America

UNIQUE PROPERTIES

Non-QM loans provide alternative financing for your clients that are interested in purchasing properties that fall outside of traditional mortgage guidelines.

Vacant Land

- Loan amounts from \$100,000 to \$865,000
- 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 Homes

- Single or double wide homes
- No age or acreage restrictions on the mobile home
- Loans up to 70% (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 \$1,250,000
- Finance up to 80% of property value
- Primary residence or 2nd home
- Purchase or Refinance

Barndominium

- Purchase Only
- Minimum credit of 660
- Loans up to 65% LTV
- Only 12 months of income history needed
- No gift funds allowed

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

www.fnba.com/correspondent/
800.636.3429

NMLS# 413209

