

When a traditional mortgage won't work, we can help! With flexible loan terms, credit requirements and income options, our Non-QM land loans offer a customized financing approach that can meet your needs.

Program Highlights

- 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
- Minimum credit score of 660 for purchases
- Minimum credit score of 680 for refinances

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

www.fnba.com/correspondent/800.636.3429