



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 - \$1.3M
- 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/
800.636.3429

NMLS# 413209

