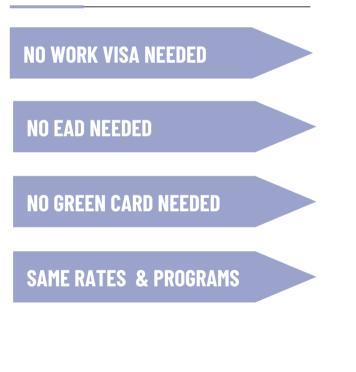


## **Highlights:**



**FNBA** requires documentation of the borrower's identity at time of loan submission.

## **Lending Basics:**

- Qualify using Alternative Income such as 12 month P&L or 12 months Bank Statements
- DTI up to 55%
- LTV up to 85%
- Transunion Only 600 min. credit or No score
- Loan amounts from \$50K to \$1.3M
- Only 12 mth. of self-employed experience needed
- Only 12 months of income history needed
- Gift Funds Allowed
- No reserves required

## **Identity Documentation:**

- Unexpired government ID (i.e. driver's license, passport. etc.)
- Unexpired ITIN card or ITIN letter from IRS
- Supplemental documentation may be requested and could include items like:
  - Birth certificate
  - Paystub or W-2
  - Utility bill

Nationwide Non-QM Lender First National Bank of America

www.fnba.com/correspondent/ 800.636.3429

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