



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 \$1,000,000
- 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 \$1,300,000
- 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 75% 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/](http://www.fnba.com/correspondent/)  
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NMLS# 413209 