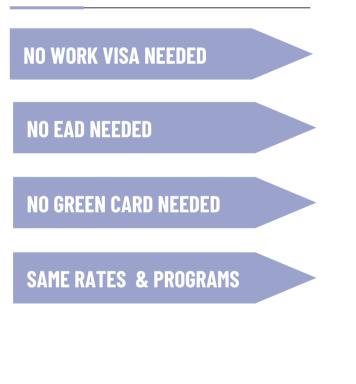


Highlights:



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/wholesale/ 800.400.5451

NMLS# 413209