



First National Bank  
of America

# BUY A HOME WITH AN ITIN

## Highlights:

**NO WORK VISA NEEDED**

**NO EAD NEEDED**

**NO GREEN CARD NEEDED**

**SAME RATES & PROGRAMS**

**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/](http://www.fnba.com/wholesale/)  
800.400.5451

NMLS# 413209

This information is for mortgage business professionals only and is not intended for consumer distribution.

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