



First National Bank  
*of America*

# VACANT LAND FINANCING

When a traditional mortgage won't work, we can help! With flexible credit requirements and income options, our Non-QM land loans offer a customized financing approach that can meet your needs.

## Program Highlights

- 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
- Minimum credit score of 660 for purchases
- Minimum credit score of 680 for refinances

Nationwide Non-QM Lender  
**First National Bank** *of America*

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

NMLS# 413209

