

**NON-QM LOANS**

# ALT - A PREMIER

The perfect Non-QM mortgage solution  
for the agency fallout borrower.



## Highlights:

**LTV UP TO 85%**

**DTI UP TO 55%**

**NO RESERVES REQUIRED**

**ITIN & SSN ELIGIBLE**

## Property Types:

- SFOO (detached)
- 2nd Home (detached)
- Non-Warrantable Condo/Townhome

## Program Details:

- Purchase, Refinance, Cash Out
- No Bankruptcy, foreclosure or short sale within 4 years
- Loan Amounts from \$75K to \$1.3M
- 680 Minimum Transunion credit score
- Fixed interest rate
- Loan terms from 15-30 years
- Gift Funds allowed
- Full or Alternative Income Documentation accepted

Preferred Non-QM Lender

**First National Bank of America**

[www.fnba.com/correspondent/](http://www.fnba.com/correspondent/)  
800.636.3429

NMLS# 413209

