

You've found the perfect piece of land and we have financing solutions to help make it yours! As a nationwide lender, our vacant land loans can meet your needs no matter where the property is located in the United States. Our team has the experience to help you turn ownership dreams into a reality.

At First National Bank of America (FNBA), our Non-QM land loans offer flexibility that is not available with traditional vacant land financing. From loan terms to credit requirements and income documentation, we provide a customized financing approach that tailors to non-traditional borrowers.

FNBA's land loans can accommodate individual buildable lots, investment, income producing property with acreage, recreational properties (ex. hunting) and much more!

Non-traditional land financing offers:

- No prepayment penalty – payoff your loan as quick as you can with no penalties or fees
- Loans with no acreage limitations
- Repayment terms of up to 20 years
- Minimum loan amount of \$100,000
- Maximum loan amount of \$825,000



*Effective for Applications Taken on or after
October 5, 2018
Product Bulletin NMVL.1*

Near Miss Purchase – Vacant Land

Loan Purpose

Non-QM product available for applicants with an established credit history and savings pattern.

LTV/FICO

Transaction Type	LTV/CLTV	Max term	Minimum score	Minimum loan amount	Additional Orig. Fee
Purchase only	65%	240 mo.	660	\$100,000	2%*

Unless stated herein, all other guidelines of the Near Miss program apply.

Eligible:

- Income producing properties with acreage
- Recreational property (i.e. hunting)
- Individual buildable lots

Ineligible:

- Development sites / Speculative sites
- Properties located adjacent to or containing environmental hazards

Footnotes:

*2% fee is in addition to the standard fees already established for both broker and retail desk loan.