



# Grow Your Note Business

INDUSTRY PIONEERS WITH OVER 45 YEARS OF EXPERIENCE



# Why FNAC...

**Expertise** — *Nationwide* note buyer since 1974

**Strength** — A subsidiary of First National Bank of America

**Value** — Offering the most *competitive* pricing in the industry

**Flexibility** — We buy performing, first lien residential & commercial notes of *almost* all sizes & property types *nationwide*

**Commitment** — Here to help you *learn* the business for an exponential *growth* potential



# Our Difference!



## Professional Service

You have a designated Loan Acquisitions Officer that will partner with you on every note you submit.



## Quick Turnaround

Our average closing time is 27 days. We provide offers within 24 hours.



## No Hidden Fees

We process and pay for all closing costs including appraisal, underwriting and processing fees.

We build relationships, provide note buying education to our partners and offer the most competitive pricing in the note business.



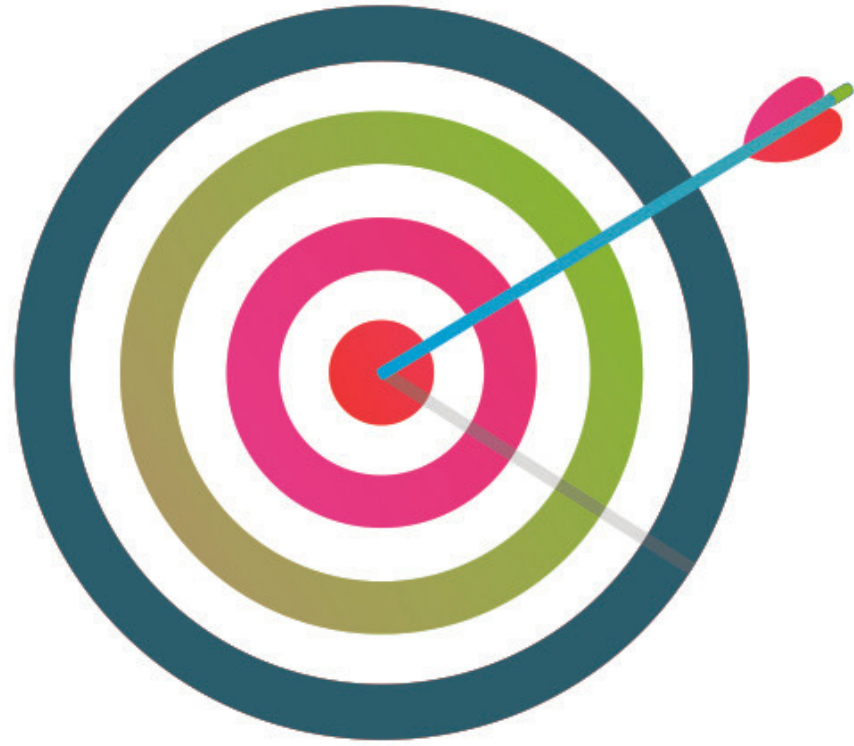
A two-story house with a dark tiled roof and a covered front porch. The house is lit up from within, showing warm interior lights. The porch has a glass railing and is decorated with potted plants. The background shows a cloudy sky and some trees.

# Standard Note Criteria

- Minimum Unpaid Principal Balance (*UPB*) of \$20,000
- *Minimum credit of 540*
- *Minimum 1 month of seasoning*



# WE WANT YOUR...



## PREMIUM NOTES

### Base Characteristics

Credit: 680+

Equity: 20% or more

Balance: \$85k or greater

### Flexible Parameters

Credit: 650-679

Equity: 15-19%

Balance: \$50k-\$84,999

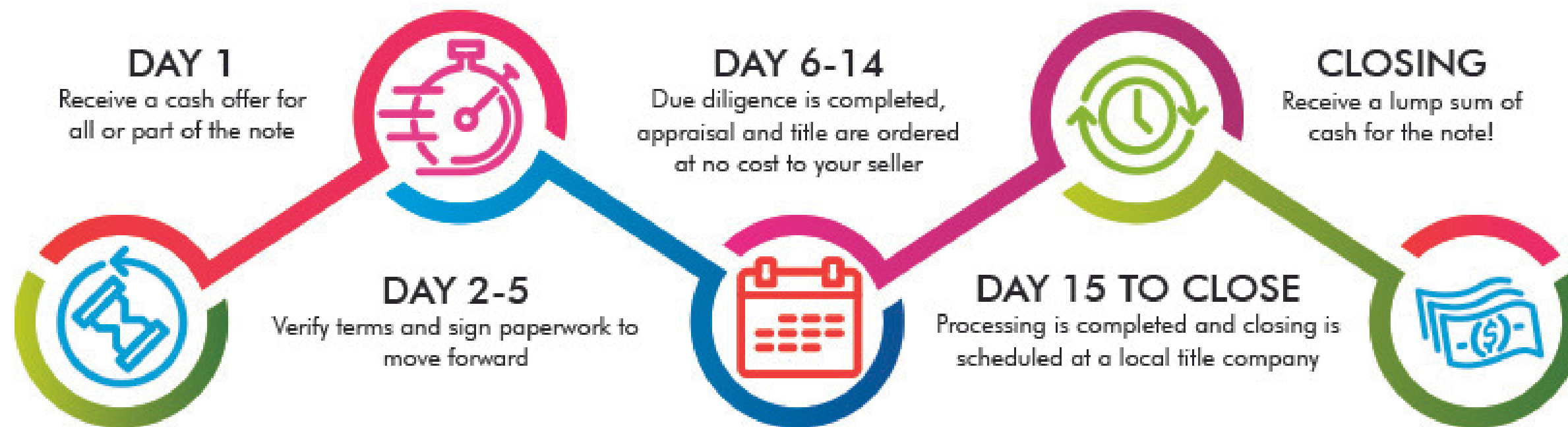
### To qualify for Premium Pricing

The Note **MUST** be a Single Family Property type and meet all 3 Base Characteristics or have 2 Base Characteristics accompanied by 1 Flexible Parameters to satisfy all 3 categories.

\*SF Rentals must meet all 3 base characteristics to qualify for Premium Pricing



# Our Purchasing Process: FNAC Does The Dirty Work!



Averaging less than 27 days to close.

Title ordered upfront making the process faster!



# How To Get An Offer...

Use our online submission form and view our quote request checklist by visiting [www.fnacbrokers.com](http://www.fnacbrokers.com)





The background image shows two men in business suits sitting at a table in an office. The man on the left is older, with white hair and a beard, wearing glasses and a dark suit with a blue tie. The man on the right is younger, with a beard and glasses, wearing a dark suit with a patterned tie. They are both looking down at documents on the table. In the background, a woman is visible, and there are office plants and shelves.

# What's Next...

***Present* the offer to your note seller & get their *acceptance*!**  
**Review these forms on our website: [www.fnacbrokers.com](http://www.fnacbrokers.com)**

- Accepted offer checklist
- Broker/seller agreement template



# Time To Close

- The whole process averages 27 days to close from the time we receive a Broker/Seller Agreement signed by the Note Seller
- We suggest that brokers tell Note Sellers that we can close in as little as 30 days, but could take up to 4-6 weeks, if we encounter delays with the Appraisal or Property Evaluation, PI or Title

Reminder: FNAC pays all processing & closing costs



# Have Questions?

We're just a phone call away!

 855-265-3397

 [www.fnacbrokers.com](http://www.fnacbrokers.com)

 [brokerdesk@fnba.com](mailto:brokerdesk@fnba.com)

