

EZ Investor Program Checklist

This checklist is a tool to help you determine if your buyer's scenario meets the basic qualifications for our EZ Investor loan program. With its quick application and hassle free process, this program is designed for investors with complex financials, good credit and substantial liquidity. No tax returns required but bank statements will be used to verify assets. For all program details and requirements, contact your Finance Factors Loan Officer.

| Qualifier | YES! My Loan Qualifies | NO - My Loan Does Not Qualify |
|--------------------------------------|--|--|
| Loan Purpose | Business | Consumer |
| FICO Score | 740 FICO and Above | Below 740 FICO |
| Borrower Type | Investor | Owner-Occupant/2 nd Home |
| Property Type | Improved Residential | Vacant Land, Condotel |
| Rental Income | Can Be Verified | Cannot Be Verified |
| Retirement Income | Can Be Verified | Cannot Be Verified |
| Liquid Assets | Equal 6x Income on Application | Less Than 6x Income on Application |
| Properties Financed | 10 Properties or Less | 11 or More Properties |
| Borrower Status | U.S. Citizen, Permanent Resident Alien or Foreign Borrower with FICO & U.S. Credit | Foreign Borrower with No U.S. Credit |
| Debt To Income Ratio (DTI) | 43% or Less | Greater Than 43% |
| Mortgage Payments | 0x30 Mortgage Lates in Past 12 Months 0x60 Mortgage Lates in Past 24 Months | 30-day Mortgage Lates in Past 12 Months 60-day Mortgage Lates in Past 24 Months |
| Bankruptcy/Foreclosures | None in Past 7 Years | Any Within Past 7 Years |
| Construction | Construction-Permanent Loan | Construction-Only Loan |
| Lava Zone Area | Zone 3 and Above | Zone 1 and 2 |
| Down Payment Source | Borrower's Own Funds | Gift Funds |
| Self-Employment | 2 Years or Longer | Less Than 2 Years |
| Residential-Zoned Properties | YES! My Loan Qualifies | NO - My Loan Does Not Qualify |
| Up to \$750,000 | 60% LTV | LTV Above 60% |
| \$750,001 - \$1,000,000 | 55% LTV | LTV Above 55% |
| \$1,000,001 - \$1,500,000 | 50% LTV | LTV Above 50% |
| Agricultural-Zoned Properties | YES! My Loan Qualifies | NO - My Loan Does Not Qualify |
| Up to \$300,000 | 60% LTV | LTV Above 60% |
| \$300,001 - \$500,000 | 55% LTV | LTV Above 55% |
| \$500,001 - \$750,000 | 50% LTV | LTV Above 50% |



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FOR REAL ESTATE PROFESSIONALS ONLY

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