Unique Underwriting Capabilities

Finance Factors' unique underwriting guidelines provide flexibility in structuring and approving loans. We differentiate ourself from other mortgage lenders in the following underwriting categories:

Common Sense Underwriting	• Based on the circumstances, our Business Development Managers work with our underwriters to structure the best loan terms for the borrower • We look beyond ratios, percentages and credit scores to make the loan work
Multiple Properties Can Be Used As Collateral	• More than one property can be used as collateral (unlike many lenders) • Minimizes the need for additional cash down • Allows for larger loan amounts • With sufficient equity in additional collateral, allows for 100% financing (or more) on purchase transactions • Allows flexibility in structuring the loan
Flexible Condo Underwriting	• Owner-occupancy ratios below 50% • No HO-6 policy required • Site condos
Borrowers or Guarantors Can Be Entities	• LLCs/Corporations/S Corps • Partnerships & Trusts • 1031 Reverse Exchanges
Flexible Down Payment Requirements	• Allowable gifts (no maximum) • Subordinate financing allowed
Tax Assessed Values Can Be Used	• Up to 70% LTV for loans up to $150,000; 60% LTV up to $250,000 • Fee simple properties only • Recent comp sales must substantiate values
Special Properties Considered	• Non-conforming properties • Properties listed for sale • Agriculture-zoned properties over 5 acres • Properties needing repairs • Loan amounts up to $5,000,000. Call to discuss larger requests.

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