



# Unique Underwriting Capabilities

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

<b>Common Sense Underwriting</b>	<ul style="list-style-type: none"> <li>◆ Business Development Managers work with our underwriters to structure the best loan terms for the borrower</li> <li>◆ We look beyond ratios, percentages and credit scores to make the loan work</li> </ul>
<b>Multiple Properties Can Be Used As Collateral</b>	<ul style="list-style-type: none"> <li>◆ More than one property can be used as collateral (unlike most lenders)</li> <li>◆ Minimizes the need for additional cash down</li> <li>◆ Allows for larger loan amounts</li> <li>◆ With sufficient equity in additional collateral, allows for 100% financing (or more) on purchase transactions</li> <li>◆ Allows flexibility in structuring the loan</li> </ul>
<b>Flexible Condo Underwriting</b>	<ul style="list-style-type: none"> <li>◆ Owner-occupancy ratios below 50%</li> <li>◆ No HO-6 policy required</li> <li>◆ Site condos</li> </ul>
<b>Borrowers or Guarantors Can Be Entities</b>	<ul style="list-style-type: none"> <li>◆ LLCs/Corporations/S Corps</li> <li>◆ Partnerships &amp; Trusts</li> <li>◆ 1031 Reverse Exchanges</li> </ul>
<b>Flexible Down Payment Requirements</b>	<ul style="list-style-type: none"> <li>◆ Allowable gifts (no maximum)</li> <li>◆ Subordinate financing allowed</li> </ul>
<b>Tax Assessed Values Can Be Used</b>	<ul style="list-style-type: none"> <li>◆ Up to 70% LTV for loans up to \$150,000; 60% LTV up to \$250,000</li> <li>◆ Fee simple properties only</li> <li>◆ Recent comp sales must substantiate values</li> </ul>
<b>Special Properties Considered</b>	<ul style="list-style-type: none"> <li>◆ Non-conforming properties</li> <li>◆ Properties listed for sale</li> <li>◆ Agriculture-zoned properties over 5 acres</li> <li>◆ Properties needing repairs</li> <li>◆ Loan amounts up to \$2,500,000. Call to discuss larger requests.</li> </ul>



## FINANCE FACTORS

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**FOR REAL ESTATE PROFESSIONALS ONLY**

This flyer is for informational purposes only. It does not constitute an offer to make a loan. Any loan and the terms thereof are subject to Finance Factors' underwriting approval. The information stated herein are estimates calculated based on the loan programs currently offered by us. All of this information is subject to change without notice. Actual loan qualification requirements will be based on the specific underwriting guidelines applicable to each loan program at the time of application. Other terms and restrictions may apply.