

Jumbo Loans



At Finance Factors, we specialize in custom solutions and can provide a variety of options to help your clients purchase their dream home!

Our common sense approach also allows us additional flexibility when underwriting investor loans.

Up to \$5 Million		
Prime Borrower Program	Unique Properties/Borrowers	Bridge Loans
<ul style="list-style-type: none"> • For your well-qualified clients • Owner-occupant and investor ARMs with initial fixed term up to 10 years • Up to 80% financing for Owner Occupants • Up to 75% financing for 2nd Homes or Investors • No limit on cash out • No LTV or pricing adjustments for cash out • Low down payment options with our multi-collateral program 	<ul style="list-style-type: none"> • Buy, fix and flip • Luxury construction • Foreign Investors with no U.S. credit or income • Apartment buildings • Properties with 5 or more detached units • Commercial properties 	<ul style="list-style-type: none"> • Buy before selling • Help your clients act quickly before their dream home is gone! • Purchase with no cash down if there is sufficient equity in property being sold • 1031 forward and reverse exchanges • Owner-occupants or investors

EZ Investor Loan Program - Up to \$1.5 Million

- No tax returns required
- Business purpose loans only
- Investment properties only (no owner-occupant or 2nd home)
- 740 minimum FICO
- Verified Assets

Why Choose Finance Factors?

- Creative, Customized Solutions. Our Loan Officers will work to structure loan terms that work for your client.
- Flexible, Common Sense Underwriting. Looking beyond credit scores, DTI and property issues, evaluating the overall scenario.

Unique Tools

- Flexible for Investors: No limit on cash-out, Foreign Investors welcome
- Multiple Collateral Loans: Minimize down payment on purchases, maximize cash-out on refinances
- 1031 Reverse Exchanges: Help your clients act quickly to buy the perfect investment property
- Properties held by an entity are no problem for us
- Properties held in Irrevocable Trusts are also considered

**We are your source for flexible, common sense lending.
Call Finance Factors and let us help you today!**



**FINANCE
FACTORS**
SAVINGS • CDS • MORTGAGES

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