

# Multiple-Collateral Loans

A multiple-collateral loan is a single loan secured by more than one property. This provides tremendous flexibility in structuring a single loan that maximizes all of a borrower's equity in multiple properties. Whether a purchase or cash-out refinance situation, a multiple-collateral loan can be the solution to an otherwise impossible loan request.

Here are just a few ways Finance Factors can help a client with a multiple-collateral loan:

## **Purchase With No Down Payment**

Use the equity from one or more existing properties to purchase a new property with no cash down payment. This is ideal for investors who are looking to grow their real estate holdings, or for someone looking to "buy up" or "downsize" into a new home without having to sell their existing home.

## **Get More Cash-Out Than On A Single Property Alone**

Your clients can maximize their cash-out by leveraging their equity in multiple properties with just one loan. Get up to \$2,500,000 cash out. Call to discuss larger requests.

## **Properties Listed For Sale And Partial Release Of Collateral**

Finance Factors allows properties listed for sale to be secured in a multiple-collateral loan and allows for the partial release of collateral in the event of a sale instead of requiring the loan to be paid in full before releasing a property.

## **Leverage Properties With The Title Held In Different Names**

Properties secured for a multiple-collateral loan do not require identically-held titles. You can have a mix of properties held by individuals, trusts, corporations and other entities. Likewise, siblings or parents and children can cross-collateralize their properties under a single loan.

## **Leverage Different Types Of Properties**

Finance Factors can cross-collateralize different types of properties under a single loan, such as agricultural-zoned properties with residential-zoned properties, or single family homes with condominiums.

Multiple-collateral loans are ideal for investors looking to add to their real estate portfolio without using cash reserves and also for families who are willing to help each other by using the equity in an existing property to benefit a family member. We do not have prepayment penalties and allow for a partial release of collateral without full payoff of the loan. Your clients can get things done now and refinance into a permanent loan later. We are your source for common sense solutions to uncommon lending problems. Call Finance Factors and let us help you today.



**FINANCE  
FACTORS**

GUAM'S CHOICE FOR HOME LOANS

**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.

**THE MODERN WAY TO MORTGAGE**