

Unique Underwriting Capabilities

Portfolio Loans

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

Common Sense Underwriting	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Owner-occupancy ratios below 50% • Non-warrantable condos • Litigation considered on a case-by-case basis
Borrowers or Guarantors Can Be Entities	<ul style="list-style-type: none"> • LLCs/Corporations/S Corps • Partnerships • Trusts (including irrevocable trusts) • 1031 Reverse Exchanges
Flexible Downpayment Requirements	<ul style="list-style-type: none"> • Allowable gifts (no maximum) • Subordinate financing allowed
Special Properties Considered	<ul style="list-style-type: none"> • Non-conforming properties • Properties listed for sale • Agriculture-zoned properties over 5 acres • Properties needing repairs • Loan amounts up to \$2,500,000. Call to discuss larger requests.



**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