

Non-Conforming Property Loans

This program is designed for well-qualified borrowers who wish to purchase or pull cash out from a “challenging” property:

- Unpermitted improvements
- Properties requiring repairs
- Unusual zoning
- Unusual title situations - Life Estates, Probate, LLCs, Corporations, Trusts, Foreign Investors
- Site condos that do not qualify for conforming financing
- Agriculture-zoned properties
- Large acreage, 5 acres or more
- Investor condos with owner-occupancy ratios below 50%
- Loans securing more than one property
- Legal non-conforming grandfathered property

Additional Program Information:

- Available for owner-occupant, investor, and foreign investor
- Loan amounts up to \$1,500,000. Call to discuss larger requests.
- No restrictions on cash out amounts
- No prepayment penalties
- Borrowers with past credit problems considered
- Overall strength of each loan is evaluated based on all compensating factors
- Fee simple properties only
- Improved residential properties only (no vacant land)

Call Finance Factors today. We can help!

We are experts at finding common sense solutions to uncommon lending problems.



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