



Challenging Listing

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 (example: residential SFD on BMX-zoned lot)
- 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 \$5,000,000 - 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.



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