

# Multiple-Collateral Loans

Whether a purchase or cash-out refinance situation, a multiple-collateral loan can be the solution to an otherwise impossible loan request.



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.

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

Clients can maximize their cash-out by leveraging their equity in multiple properties with just one loan. Get up to \$5,000,000 cash out.

## 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 the partial release of collateral in the event of a sale instead of requiring the loan 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, etc. Likewise, siblings, parents or children can cross-collateralize properties under a single loan.

## Leverage Different Types of Properties

Cross-collateralize different types of properties under a single loan, such as: agricultural-zoned with residential-zoned properties, or single family homes with condos.

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.

**We are your source for common sense solutions to uncommon lending problems.**

*Call Finance Factors and let us help you today.*



**FINANCE  
FACTORS**  
SAVINGS • CDS • MORTGAGES

**FOR USE BY MORTGAGE PROFESSIONALS ONLY**

The foregoing is for informational purposes only and not to be distributed to any consumer. This is not an offer to make a loan. The making of any loan and the terms thereof are subject to Finance Factors' underwriting approval. All information is subject to change at any time.