

# Unique Underwriting Capabilities

Finance Factors' unique underwriting guidelines provide flexibility in structuring and approving loans.



We differentiate ourselves from other lenders in the following underwriting categories:

<b>Common Sense Underwriting</b>	<ul style="list-style-type: none"> <li>• Based on the circumstances, our Business Development Managers work with our underwriters to structure the best terms for the borrower</li> <li>• We look beyond ratios, percentages and credit scores to make the loan</li> </ul>
<b>Multiple Properties Can Be Used As Collateral</b>	<ul style="list-style-type: none"> <li>• More than one property can be used as collateral (unlike many lenders)</li> <li>• Minimizes the need for additional cash down</li> <li>• Allows for larger loan amounts</li> <li>• With sufficient equity in additional collateral, allows for 100% financing (or more) on purchase transactions</li> <li>• Allows flexibility in structuring the loan</li> </ul>
<b>Flexible Condo Underwriting</b>	<ul style="list-style-type: none"> <li>• Owner-occupancy ratios below 50%</li> <li>• Non-warrantable condos</li> <li>• Litigation considered on a case-by-case basis</li> </ul>
<b>Borrowers or Guarantors Can Be Entities</b>	<ul style="list-style-type: none"> <li>• LLCs/Corporations/S Corps</li> <li>• Trusts (including irrevocable trusts)</li> <li>• Partnerships</li> <li>• 1031 Reverse Exchanges</li> </ul>
<b>Flexible Downpayment Requirements</b>	<ul style="list-style-type: none"> <li>• Allowable gifts (no maximum)</li> <li>• Subordinate financing allowed</li> </ul>
<b>Tax Assessed Values Can Be Used</b>	<ul style="list-style-type: none"> <li>• Up to 75% LTV for loans up to \$400,000</li> <li>• A physical inspection report is required</li> <li>• Fee simple properties in good condition only</li> <li>• Recent comp sales must substantiate values</li> </ul>
<b>Special Properties Considered</b>	<ul style="list-style-type: none"> <li>• Non-conforming properties</li> <li>• Agriculture-zoned properties over 5 acres</li> <li>• Properties needing repairs</li> <li>• Properties listed for sale</li> <li>• Loan amounts up to \$5,000,000. Call to discuss larger requests.</li> </ul>



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