



# 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.



## FINANCE FACTORS

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**FOR REAL ESTATE PROFESSIONALS ONLY**

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