

EZ Investor Program Checklist

This checklist is a tool to help you determine if your buyer's scenario meets the basic qualifications for our EZ Investor loan program. With its quick application and hassle free process, this program is designed for investors with complex financials, good credit and substantial liquidity. No tax returns required but bank statements will be used to verify assets. For all program details and requirements, contact your Finance Factors Loan Officer.

Qualifier	YES! My Loan Qualifies	NO - My Loan Does Not Qualify
Loan Purpose	Business	Consumer
FICO Score	740 FICO and Above	Below 740 FICO
Borrower Type	Investor	Owner-Occupant/2 nd Home
Property Type	Improved Residential	Vacant Land, Condotel
Rental Income	Can Be Verified	Cannot Be Verified
Retirement Income	Can Be Verified	Cannot Be Verified
Liquid Assets	Equal 6x Income on Application	Less Than 6x Income on Application
Properties Financed	10 Properties or Less	11 or More Properties
Borrower Status	U.S. Citizen, Permanent Resident Alien or Foreign Borrower with FICO & U.S. Credit	Foreign Borrower with No U.S. Credit
Debt To Income Ratio (DTI)	43% or Less	Greater Than 43%
Mortgage Payments	0x30 Mortgage Lates in Past 12 Months 0x60 Mortgage Lates in Past 24 Months	30-day Mortgage Lates in Past 12 Months 60-day Mortgage Lates in Past 24 Months
Bankruptcy/Foreclosures	None in Past 7 Years	Any Within Past 7 Years
Construction	Construction-Permanent Loan	Construction-Only Loan
Lava Zone Area	Zone 3 and Above	Zone 1 and 2
Down Payment Source	Borrower's Own Funds	Gift Funds
Self-Employment	2 Years or Longer	Less Than 2 Years
Residential-Zoned Properties	YES! My Loan Qualifies	NO - My Loan Does Not Qualify
Up to \$750,000	60% LTV	LTV Above 60%
\$750,001 - \$1,000,000	55% LTV	LTV Above 55%
\$1,000,001 - \$1,500,000	50% LTV	LTV Above 50%
Agricultural-Zoned Properties	YES! My Loan Qualifies	NO - My Loan Does Not Qualify
Up to \$300,000	60% LTV	LTV Above 60%
\$300,001 - \$500,000	55% LTV	LTV Above 55%
\$500,001 - \$750,000	50% LTV	LTV Above 50%



FINANCE FACTORS

SAVINGS • CDs • MORTGAGES

FOR REAL ESTATE 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.