



Prime Jumbo Loan Special

Jumbo Loans for Purchase or Refinance Up to \$5 Million

Our Prime Jumbo Loan Special breaks the rules when it comes to conventional jumbo loan guidelines:

- ◆ Lower Down Payments on Purchases; Higher Loan-to-Values on Refinances
- ◆ Same Loan-to-Value (LTV) for Purchase or Cash Out
- ◆ Same Pricing for Purchase or Cash Out
- ◆ No Pricing Add-Ons for Loan Size

We know how challenging it can be to find financing for clients of \$1.5 million and more. If you have a client with a minimum net worth of \$2.5 million and liquid assets of \$250,000 that needs a loan up to \$5 million on a purchase, or is looking to pull cash out of an existing high-end property, our flexible guidelines make it easy:

- ◆ LTV limits up to 70% for loans up to \$2 million
- ◆ LTV limits up to 65% for loans up to \$5 million
- ◆ Foreign investor LTV limits up to 50% for loans up to \$5 million with FICO score of 700 or better
- ◆ Call to discuss larger requests.

Program Guidelines:

- ◆ Net worth - can include real estate assets, business net worth, liquid accounts, etc.
- ◆ Liquid assets - cash, brokerage accounts, and retirements are all acceptable
- ◆ Property must be fee simple 1-4 units, located in Hawaii only
- ◆ Not eligible: condotels; lava zone 1 and 2 properties; and agriculture-zoned properties

Also available under this program:

- ◆ Multi-collateral loans for lower down payments or even no down payment!
- ◆ Construction-permanent loans for clients who want to turn a vacant lot or tear-down into a brand new home!

Borrowers not meeting the above guidelines can be considered under our other programs



FINANCE FACTORS

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FOR REAL ESTATE PROFESSIONALS ONLY

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