

DOs & DON'Ts

of Finance of America Commercial Loans



FINANCE of AMERICA
- COMMERCIAL -

What financing do we offer?

Short-term 12-month financing for rehabbers and small builders

Fix & Flip

Bridge

New Construction

Long-term financing up to 30 years for landlords with 1-100+ properties

Single Rental

Portfolio Rental



Not sure if an investment property qualifies?

Reach out to your FAcO Rep today!



DO

- | Non-owner-occupied resi properties
- | Landlord-owned resi properties
- | Income-producing properties
- | Down to 620 FICO
- | Vacant properties
- | Foreign Nationals

Always check with your FAcO Sales Rep about product-specific details & loan qualifications



DON'T

- | Owner-occupied properties
- | Relative-occupied properties
- | First-time homebuyers
- | Commercial-use properties
- | **Ineligible properties:**
 - Strip malls, restaurants, office buildings, industrial parks, mobile home parks, rehab facilities, etc.
 - Log Cabin, Farm, Ranch, Manufactured Home, B&B, Condotel, Care Facility, Co-Op
 - Rural properties

FOAcommercial.com/startnow-tpo

Exposure limits and property loans are subject to investor and business credit approval, appraisal and geographic location of the property and other underwriting criteria. Loan amounts, options, and rates vary depending upon loan type, LTV, verification of application information and other risk based factors. Application fees, closing costs and other fees may apply. Each loan is subject to property approval under Finance of America Commercial terms and conditions. Each property has an individual secured loan. REV. 01.13.2022

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