PENTOR Finance Mortgage Approval Formula

10 Questions for Alternative Mortgage Approvals



Where is the property?



What type of property is it? Residential, Commercial, Owner Occupied or Rental



What type of transaction is this?

Purchase, Refinance/Consolidation, or Construction



What is the funding date?



What is the value?



What is the loan amount and LTV requested?

LTV may depend on client history and geographic area



What is the financial strength of the borrower?

Employment, assets, credit history



What are the twists to the deal?

What got them into their situation?



How will the loan be repaid and when?

What is the exit strategy?



What will prevent a recurrence of the current situation?

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