



## PALADIN FUNDING, LLC

### Ineligible Funding:

The following loans will generally not be considered or approved for funding:

- Existing detrimental environmental conditions including (not limited to):
  - Asbestos / Lead / Ground Contamination / other
- Homes requiring improvement greater than 33% of market acquisition price
- Less than 15% estimated gross margin (after improvements costs)
- Debt of liens which would not be fully paid after funding
- Estimated disposition price greater than \$500,000
- Acquisition price less than \$150,000
- Acquisition was not arm's-length or a market-dictated transaction
- Property not acquired through one of the following:
  - REO / Trustee Sale / Bank Short Sale / REO Portfolio
- Loan-to-future-value greater than 70%
- Not less than 2Bd/2Ba with attached master bath
- No off-street parking
- Tenant or owner occupied – excepting where there is a written “cash for keys” arrangement
- Designation confirmed as “historically significant”
- Existing within 100-year flood plain