



New Construction Financing

Obtain financing for ground-up construction projects with rates starting as low as 7.99%.

LOAN CRITERIA

Collateral:

Non-Owner Occupied Single-Family Properties;
Condos; Townhomes

Rates:

Starting at 7.99%

Term:

12 to 24 Months

Loan Amount:

\$100k* - \$3M

*Based on Max Loan Amount

LTV:

Initial Loan Amount:

Up to 75% of the As-Is Value

Maximum Loan Amount:

Up to 75% of the After-Repair Value

Up to 90% Total Loan-to-Cost

Minimum Property Value:

\$150k**

**As-Completed Value

Credit Score:

680 Minimum



APPLY TODAY!



New Construction Financing

Fast Financing that Fits Your Real Estate Investments

Leverage Based on Experience⁺

| Assuming Entitlements, Permits & Approved Plans | | INITIAL LOAN AMOUNT | | MAX LOAN AMOUNT | |
|---|-----------|---------------------------------|---------------------------------|------------------|------------------------|
| | | Maximum Loan-To-Value | Maximum Loan-To-Cost | Maximum ARV | Total Loan-To-Cost |
| Tier 1 Completed 10+ Ground Up Construction Projects | Purchase | Up to 75% of the As-Is Value | Up to 75% of the As-Is Value | Up to 75% ARV | Up to 90% Total LTC |
| | Refinance | Up to 75% of the As-Is Value | N/A | Up to 75% ARV | Up to 85% Total LTC |
| Tier 2 Completed Between 5 and 9 Ground Up Construction Projects | Purchase | Up to 75% of the As-Is Value | Up to 75% of the As-Is Value | Up to 70% ARV | Up to 85% Total LTC |
| | Refinance | Up to 60% of the As-Is Value | N/A | Up to 70% ARV | Up to 85% Total LTC |
| Tier 3 Completed Between 2 and 4 Ground Up Construction Projects | Purchase | Up to 70% of the As-Is Value | Up to 70% of the As-Is Value | Up to 65% ARV | Up to 80% Total LTC |
| | Refinance | Up to 60% of the As-Is Value | N/A | Up to 65% ARV | Up to 80% Total LTC |
| Tier 4 Completed At Least 1 Ground Up Construction Project | Purchase | Up to 70% of the As-Is Value | Up to 70% of the As-Is Value | Up to 65% ARV | Up to 80% Total LTC |
| | Refinance | Up to 60% of the As-Is Value | N/A | Up to 65% ARV | Up to 80% Total LTC |

*Documented experience in the past three years

