



NEW CONSTRUCTION LOAN PROGRAM

A hard money loan intended for experienced real estate investors seeking funding for ground-up construction projects.

Benefits for Borrowers



QUALIFICATION

- 650 Minimum FICO Score
- 2 Months of Cash Reserves
- No Derogatory Public Records in the Past 2 Years



PRICING

- \$100,000 Minimum Loan Amount
- \$2,000,000 Maximum Loan Amount



LOAN TERMS

- 12 to 24-Month Term
- \$150,000 Minimum Property Value



MAX LEVERAGE

- *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



REQUIRED DOCUMENTATION

- Loan Application
- 2 Months of Bank Statements
- Tax Returns
- Corporate Documents



FEES

- \$25 Credit Check
- Cost of an Appraisal
- Points at Closing
- \$995 Legal Fee at Closing



ELIGIBLE PROPERTIES

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

Apply Today!

NEW CONSTRUCTION LOAN PROGRAM



Quick Close

Close in 2 to 3 weeks
or in as little as 10 days
on repeat business.



Easy

Low documentation
and simple application
process.



Transparent

All fees and
payments clearly
disclosed.

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 80% 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 90% Total LTC
Tier 2 Completed at Least 10 Real Estate Investment Transactions that Include Renovation	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 72.5% of the As-Is Value	N/A	Up to 70% ARV	Up to 85% Total LTC
Tier 3 Completed 3+ Real Estate Investment Transactions, At Least One Must Be a Heavy Renovation	Purchase	Up to 70% of the As-Is Value	Up to 72.5% of the As-Is Value	Up to 65% ARV	Up to 85% Total LTC
	Refinance	Up to 67.5% of the As-Is Value	N/A	Up to 65% ARV	Up to 85% Total LTC
Tier 4 New Customer with No Prior Experience	Purchase	Up to 70% of the As-Is Value	Up to 70% of the As-Is Value	Up to 65% ARV	Up to 82.5% Total LTC
	Refinance	Up to 65% of the As-Is Value	N/A	Up to 65% ARV	Up to 82.5% Total LTC

⁺Documented experience in the past three years

