



NEW CONSTRUCTION PROGRAM

SINGLE-FAMILY

LOAN CRITERIA

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

Term: 12 Months to 24 Months

Loan Amount: \$100k* - \$2M

* Based on Max Loan Amount

Minimum Property Value: \$150k**

**As-Completed Value

Credit Score: 650 Minimum

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

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THIS IS NOT AN OFFER TO LEND. ALL OFFERS OF CREDIT ARE SUBJECT TO DUE DILIGENCE, UNDERWRITING AND APPROVAL.

NOT ALL BORROWERS WILL QUALIFY AND NOT ALL BORROWERS

THAT QUALIFY WILL RECEIVE THE LOWEST RATE OR BEST TERMS. ACTUAL RATES AND TERMS DEPEND ON A VARIETY OF FACTORS AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.