



NEW CONSTRUCTION PROGRAM

SINGLE-FAMILY (1-4 UNITS)

LOAN CRITERIA

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

Term: Up to 24 Months

Loan Amount: \$100k* - \$2M
* Based on Max Loan Amount

Minimum Property Value: \$175k**
**As-Completed Value

Credit Score: 650 Minimum

LEVERAGE BASED ON EXPERIENCE

EXPERIENCE IN THE LAST 3 YEARS	INITIAL LOAN AMOUNT		MAX LOAN AMOUNT	
	Maximum Loan-To-Value	Maximum Loan-To-Cost	Maximum ARV	Total Loan-To-Cost
Completed 0 Ground Up Construction Projects	Up to 70% of the As-Is Value	Up to 70% of the Purchase Price	Up to 65% ARV	Up to 85% Total LTC
Completed 1-4 Ground Up Construction Projects	Up to 75% of the As-Is Value	Up to 75% of the Purchase Price	Up to 70% ARV	Up to 85% Total LTC
Completed 5+ Ground Up Construction Projects	Up to 75% of the As-Is Value	Up to 80% of the Purchase Price	Up to 75% ARV	Up to 90% Total LTC

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