



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

| | INITIAL LOAN AMOUNT | | MAX LOAN AMOUNT | |
|--|---------------------------------|------------------------------------|-----------------|------------------------|
| EXPERIENCE IN THE LAST 3 YEARS*** | 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 |

***Must be completed ground up projects within the same state as the subject property.

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