



NEW CONSTRUCTION PROGRAM

SINGLE-FAMILY (1-4 UNITS)

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⁺

		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 Purchase Price	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 Purchase Price	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, With Reasonable, Value-Add Renovations	Purchase	Up to 70% of the As-Is Value	Up to 72.5% of the Purchase Price	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 New Construction Experience*	Purchase	Up to 70% of the As-Is Value	Up to 70% of the Purchase Price	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

* Must have completed 1+ renovation projects

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