



Ground Up Construction Matrix

New Construction Loan Program		
Term:	12 or 18 months interest only	
Experience (last 3 yrs)	LTC	LTV
1 - 2*	75%	65%
3 - 4	85%	70%
5+	90%	75%
Restrictions may apply based on construction budget, property types, and values.		

New Construction Loan Program	
Experience:	New construction counts as 1 project. Heavy rehab projects may be considered on a case-by-case basis. Light rehab projects do not contribute to experience. *1-2 units experience requires a third-party builder.
Eligible properties:	Single-family projects up to 20 units. Multi-unit projects require 3+ units of experience.
Loan amounts:	\$100,000 - \$3,500,000
Min FICO:	620, with the following exceptions: <ul style="list-style-type: none"> • LTC > 85%: minimum 680 score • 1-2 unit experience: minimum 680 score • Score below 660: LTVs/LTCs reduced by 5%
Property status:	Must be immediately ready for building permit. All infrastructure (roads, water, sewer) must be complete and available.
Foreign nationals:	By exception only
Bankruptcies:	3 years
Foreclosures:	5 years

Lending in:

AL, AR, CO, CT, DC, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NJ, OH, PA, SC, TN, TX, VA, WI, WV, WY

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