

Accessory Dwelling Unit (ADU) Construction Loan Program

This program provides financing for Accessory Dwelling Unit construction on owner occupied or non owner-occupied properties when the ADU will be used as a rental.

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| Loan Amounts: | \$100K - \$2.5M |
| Property Type: | Single Family - Multi-Family / 1 or 2 ADU's, ok |
| Loan Type: | Ground-up Construction Loan / 1 st or 2 nd TD, ok |
| Loan-to-Value: | Up to 70% LTV/CLTV of After Repair Value (ARV) |
| Terms: | 1 to 5-years with Balloon – Interest Only Payments |
| Occupancy: | Owner Occupied & Non-Owner Occupied – ADU must be rental |
| Underwriting: | Equity Driven, Bank Statements, No Tax Returns (other docs apply) |
| Property Valuation: | Appraisal required |
| Interest Rates: | 1sts from 8.50% - 2nds from 9.50%* |
| Points & Fees: | 2+ points plus Underwriting & Valuation of \$1,995 |
| Funds Control: | Funds Control required – Funds available if permits in place or not |
| Good to Know: | Must comply with city ADU zoning ordinances; State Laws apply |

Why Mortgage Vintage?

- ✓ Same Day Term Sheets – Professional Service
- ✓ Easy Loan Submission, Quick Turnaround, 3-7 Day Funding
- ✓ Fast, Flexible and Transparent Loan Process
- ✓ Funding Based on Committed Terms

Se Habla Español

Surety of funding through CrowdTrustDeed's simple, secure online marketplace.