

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.

Loan Amounts:	\$100,000 - \$2,500,000+
Property Type:	Single Family - Multi-Family / 1 - 3 ADU's
Loan Type:	Ground up construction or remodel construction
Loan-to-Value:	Up to 60%-65% LTV, 60% CLTV of After Rehab Value (ARV)
Terms:	1 to 4-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 on After-Repair-Value
Interest Rates:	1sts from 9.99% - 2nds from 12.50%*
Points & Fees:	2+ points plus Underwriting & Valuation of \$2,995+
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, 7 Day Fundings
- ✓ Fast, Flexible and Transparent Loan Process
- ✓ Funding Based on Committed Terms

Se Habla Español

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