

## **Construction Loan Program**

This program provides financing for land and/or ground-up construction on a single family, multi-family or commercial property.

<b>Loan Amounts:</b>	<b>\$100,000 - \$2,500,000+</b>
<b>Property Type:</b>	<b>Single Family – 2-4 units - Multi-Family - Commercial</b>
<b>Loan Type:</b>	<b>Purchase, Cash-Out, Build-to-Flip / 1<sup>st</sup> or 2<sup>nd</sup> Trust Deeds</b>
<b>Loan-to-Value:</b>	<b>Up to 60% LTV/CLTV of ARV or Up to 75% of LTC of Construction</b>
<b>Terms:</b>	<b>1-4 years – Interest only payments</b>
<b>Occupancy:</b>	<b>Non-Owner Occupied</b>
<b>Underwriting:</b>	<b>Equity Driven, Bank Statements, No Tax Returns (other docs will apply)</b>
<b>Property Valuation:</b>	<b>Appraisal required</b>
<b>Interest Rates:</b>	<b>Starting at 9.99% - 2nds from 12.50%*</b>
<b>Points &amp; Fees:</b>	<b>2+ points plus Underwriting &amp; Valuation of \$2,995+</b>
<b>Funds Control:</b>	<b>Funds Control required</b>
<b>Good to Know:</b>	<b>For ground-up or to complete construction</b>

### **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.***