

Success Story for New Construction in Rancho Cucamonga, CA

Investor with a 792-credit score develops a high-end, smart-tech home in Rancho Cucamonga, CA.

- ✓ Structured at 55% LTV on \$1.138M ARV.
- ✓ 9.50% annualized lender yield.
- ✓ 9 months interest guaranteed, 3 months prepaid.
- ✓ Post-construction, the property is listed at \$3,188,000.



A savvy real estate investor/builder, boasting an impressive 792 credit score, embarked on a visionary project in Rancho Cucamonga. Having acquired a substantial lot in December 2019 for \$199,000, the investor sought a business-purpose construction loan to transform this promising parcel of land into a luxurious dwelling.

The envisioned masterpiece was to be a 3,748 square-foot, three-story contemporary single-family residence, boasting 7 rooms, including 4 bedrooms, 3.5 bathrooms, and a 2-car attached garage. Nestled on a 19,765-square-foot lot, the property plans included an in-ground pool, spa, expansive patio/deck, fireplace, and top-tier appliances, cabinetry, windows, and doors. Located conveniently near HWY 66 and I-10, the property is just minutes away from essential amenities, including schools, shopping, dining, and medical facilities.

The project's financial blueprint was meticulously crafted, with \$625,000 secured in Funds Control, exceeding the \$623,100 construction budget. The investor's robust commitment was evident through a substantial \$125,000 deposit into Funds Control, reflecting a significant personal investment in the project's success.

Our loan offering was strategically structured, providing a 55% LTV on the property's appraised after-repair value (ARV) of \$1.138 million. This arrangement included 9 months of guaranteed interest, yielding an attractive 9.50% annualized return for our investors, with a minimum investment threshold set at \$62,590.

The completed estate is nothing short of spectacular, redefining luxury with its ultra-modern design, smart home features, and breathtaking panoramic views. The property, now listed for sale at \$3,188,000, is a testament to high-end craftsmanship and innovative construction, featuring dual kitchens, multiple living areas, and a seamless blend of indoor and outdoor living spaces across its expansive decks.



AFTER



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