

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: | \$100,000 - \$2,500,000+ |
| Property Type: | Single Family - Multi-Family / 1 - 3 ADU's, JADU's |
| Loan Type: | Ground up construction or remodel construction |
| Loan-to-Value: | Up to 60%-65% LTV, 65% CLTV of After Rehab Value (ARV) |
| Terms: | 1 to 3-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 11.99%* |
| Points & Fees: | 2+ points plus Underwriting & Valuation of \$2,995+ |
| Funds Control: | Funds Control required |
| Good to Know: | City and State ADU zoning ordinances 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.