



Construction Loans	
Criteria	Requirements / Terms
Credit Score Range	Minimum 660
Loan Amount Range	\$250k - \$4mm
Interest Rate (APR)	RATE 9.75% LTV 70% Loan to Cost (LTC) is 80%
Loan Term Options	1, 2, 3 years
Loan to Cost	Max 80%
LTV	70% Max
Collateral Required	Residential / Office
Income Verification	Bank statements (12 months), Tax Return, W-2, 1099, 4 Pay Stubs, if business income we will need a P&L.
Prepayment Penalty	1 year
Additional Notes	Subject to acceptable property, neighborhood, location, and condition.

Owner Occupied	
Criteria	Requirements / Terms
Credit Score Range	660 minimum
Loan Amount Range	\$250k - \$4mm
Interest Rate (APR)	Rate 7.99% 8.50% 9.00% 9.50% LTV 65% 70% 75% 80%
Loan Term Options	30-year fixed
DTI	30% for housing, 45% for all debts
LTV	80% Max
Collateral Required	1-4 unit residential, condos, townhouses, and single family residential
Income Verification	Bank statements (12 months), Tax Return, W-2, 1099, 4 Pay Stubs, if business income we will need a P&L.
Prepayment Penalty	No
Additional Notes	Subject to acceptable property, neighborhood, location, and condition.





Residential Commercial Loans

Criteria	Requirements / Terms
Credit Score Range	660 minimum
Loan Amount Range	\$100k - \$4mm
Purchase	Rate 7.99% 8.50% 9.00%
	LTV 65% 70% 75%
Refinance & Term	Rate 8.5% 8.75% 9.00%
	LTV 50% 60% 65%
Max LTV	75%
Loan Term Options	5, 10, 15, 20, 30 years
Dent-to-Income (DTI) Ratio	Max 40% for total debt
Collateral Required	Yes, real estate only
Income Verification	Yes, but no income verification requires 30% down, FICO over 680, DSCR above 1.00, and an acceptable financial statement.
Stated income	4 months reserves after settlement costs
Prepayment Penalty	None on owner-occupied properties. All others have a 1% prepayment penalty for 1 year.
Additional Notes	Designed for investors with strong credit profiles and stable income.

