

GROUND-UP CONSTRUCTION LOAN PROGRAM

► Provides financing for eligible builders and investors constructing new residential properties, including spec homes, teardowns, and small development projects.

PROGRAM FEATURES:

- Finance eligible new construction, spec homes, teardowns, and small residential developments
- Loan amounts from \$100,000 to \$5,000,000
- 19- or 24-month interest-only financing with balloon payment
- Up to 90% Loan-to-Cost (LTC)
- Up to 70% Loan-to-After-Repair Value (LTARV)
- Finance up to 100% of eligible construction costs
- Available for experienced builders
- Fully entitled, build-ready lots required within 90 days of funding
- Eligible property types include single-family homes, condos, townhomes, and 2-4 unit properties
- Foreign National financing available for eligible borrowers
- Sell or refinance upon project completion
- Standard construction documentation required

**Build
with Flexible
Construction
Financing**

Consumer Disclaimers: Program details are effective July 16, 2026, and subject to change without notice. This is not a commitment to lend. All applications are subject to credit approval, income verification, underwriting requirements, property eligibility, lien-position requirements, and state availability. Fees may apply, including an initial draw fee added to the line amount. The 30-year repayment term is available only for line amounts greater than \$25,000. Maximum 89% CLTV is limited to qualifying owner-occupied lines of \$100,000 or less. Lines greater than \$400,000 are available only in a first-lien position and require a traditional appraisal. Program is unavailable in NY, NV, MA, HI, and MO. Additional restrictions may apply. Equal Housing Opportunity.



CALL TODAY FOR DETAILS!

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SCAN NOW!



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