




# Three Comprehensive Loan Programs to Choose From



<b>Spec Construction Loan</b>	
<b>Property Types</b>	Single-family, 1 to 4 units, Non-rural
<b>Loan to Value (LTV)</b>	65% LTV (75% if pre-sold)
<b>Occupancy</b>	Non-owner occupied
<b>Terms</b>	6 to 9 months (extensions available)
<b>Docs Required</b>	Stated Income and Stated Assets only
<b>Builder</b>	A licensed contractor is required
<b>Loan Amounts</b>	\$50,000 to \$600,000



<b>Owner-Builder Loan</b>	
<b>Property Types</b>	Single-family, 1 to 4 units, Non-rural
<b>Loan to Value (LTV)</b>	70% LTV
<b>Occupancy</b>	Owner occupied only
<b>Terms</b>	6 to 9 months (extensions available)
<b>Docs Required</b>	Stated Income and Stated Assets only
<b>Builder</b>	No licensing or experience required
<b>Loan Amounts</b>	\$50,000 to \$600,000



<b>Custom Construction Loan</b>	
<b>Property Types</b>	Single-family, 1 to 4 units, Non-rural
<b>Loan to Value (LTV)</b>	75% LTV
<b>Occupancy</b>	Owner occupied only
<b>Terms</b>	6 to 9 months (extensions available)
<b>Docs Required</b>	Stated Income and Stated Assets only
<b>Builder</b>	A licensed contractor is required
<b>Loan Amounts</b>	\$50,000 to \$600,000

This information about your construction loan has been provided by: