



Expedited Capital Funding

Commercial Lending

New Construction Loan Program



LOAN CRITERIA

Collateral: Non-Owner Occupied Single-Family Properties; Condos; Townhomes

Rates: Starting at 8.25%

Term: 18 Months

Loan Amount: \$50k* - \$3M
* Funded Loan Amount at Loan Acquisition

Minimum Property Value: \$100k**
**As-Completed Value

Credit Score: 680 Minimum

LEVERAGE BASED ON EXPERIENCE*

ASSUMING ENTITLEMENTS, PERMITS & APPROVED PLANS		INITIAL LOAN AMOUNT		MAX LOAN AMOUNT	
		Maximum Loan-To-Value	Maximum Loan-To-Cost	Maximum ARV	Total Loan-To-Cost
Tier 1 Completed 10+ Ground Up Construction Projects	Purchase	Up to 75% of the As-Is Value	Up to 75% of the As-Is Value	Up to 75% ARV	Up to 90% Total LTC
	Refinance	Up to 75% of the As-Is Value	N/A	Up to 75% ARV	Up to 85% Total LTC
Tier 2 Completed Between 7 and 9 Ground Up Construction Projects	Purchase	Up to 75% of the As-Is Value	Up to 75% of the As-Is Value	Up to 70% ARV	Up to 85% Total LTC
	Refinance	Up to 60% of the As-Is Value	N/A	Up to 70% ARV	Up to 85% Total LTC
Tier 3 Completed Between 4 and 6 Ground Up Construction Projects	Purchase	Up to 70% of the As-Is Value	Up to 70% of the As-Is Value	Up to 65% ARV	Up to 80% Total LTC
	Refinance	Up to 60% of the As-Is Value	N/A	Up to 65% ARV	Up to 80% Total LTC
Tier 4 Completed Between 1 and 3 Ground Up Construction Projects	Purchase	Up to 70% of the As-Is Value	Up to 70% of the As-Is Value	Up to 65% ARV	Up to 80% Total LTC
	Refinance	Up to 60% of the As-Is Value	N/A	Up to 65% ARV	Up to 80% Total LTC

*Documented experience in the past three years

SHORT DESCRIPTION OF SCENARIO - What is the story?]

Borrower Details:

- FICO:
- **Experience (attached template):**
- Is prior experience in general area of Subject Property? YES or NO
- Estimated Liquidity/Net Worth:

Location:

- **Provide Property Addresses for Comparables (Zillow Links)**
 1. **Link**
 2. **Link**
 3. **Link**
 4. **Link**
- Area's Crime Index:
- Link to Google street view of location:

Project:

- **Entitlements in place? YES or NO.**
- **Contractor secured: YES or NO.**
- **Provide Visuals/Specs for project:**
- **Will the product conform to the neighborhood? YES or NO**

Documents

- **Sizer (required)**
- **Construction Budget (required)**
- **Experience/REO (required)**
- PFS (if available)
- Bank Statements (if available)
- Projections/Property Financials (if available)
- Any other relevant docs

CONTACT US

info@ecfloans.com | expeditedcapitalfunding.net

@expeditedcapitalfunding Facebook & Instagram

Office: (833) 900-FUND