



## Loan Features

<b>MINIMUM FICO SCORE</b>	680
<b>CLOSING TIME</b>	7–14 Days
<b>MAX LTV (CONSTRUCTION)**</b>	80%
<b>MAX AFV (AFTER-REPAIR VALUE)**</b>	65%
<b>FLEXIBLE LOAN TERMS</b>	6–18 Months
<b>EASY IN-HOUSE DRAW PROCESS</b>	5 Days

## Loan Benefits

- Extremely competitive rates and points
- Easy lending on all of your residential ground up projects
- Create more opportunities with fast loan turnaround
- Quick hassle-free draws to keep projects moving

*The information furnished here is preliminary and for the use of Mortgage Professionals only. This is not an offer or commitment. Rates, terms and conditions may be changed without notice and are applicable only to the Investment Residential loan program at First Capital Trust Deeds. All transactions are subject to submission of a complete Loan Application, underwriting, and written approval. Approval terms may vary.*

## PRODUCT CRITERIA

- Ground Up Experience Required
- Property Types: Single Family Residence, Multiunits up to 20 units
- AS-IS & ARV Appraisal Required
- All properties must be non-owner occupied
- Foreign nationals are subject to a lower LTC/LTV threshold

*\*Rates and points may fluctuate depending on standard underwriting criteria*

*\*\*LTV may vary by state and occupancy*