

Commercial Construction Matrix

« Matrix: Construction Lenders »

Post your loan: ScotsmanGuide.com/LoanPost

Search matrix: ScotsmanGuide.com/comconstr

<< Continued

Construction lenders provide loans for new construction, rehabilitation, renovation and permanent financing of income-producing properties. This matrix assumes the lender offers both new construction and rehab/renovation loans.

LOAN LIMITS

Minimum and maximum loan size may not apply to all property types and/or in all regions and is subject to change without notice.

Min \$
Max \$

Max LTC%

Max LTV%

LOAN TYPE / PURPOSE / PARAMETERS

- 1 Index used: LIBOR, WSJ, T-bills, COPI
- 2 Construction or rehab only, max. term in months
- 3 Lending to Corp., LLC, LP, legal entities
- 4 Interest-only offered
- 5 Floating rates offered
- 6 Prepayment penalty; exit fee required
- 7 Line of credit style financing offered

- 8 Mini-perm available
- 9 Conversion to permanent offered
- 10 Permanent loan commitment required prior to closing
- 11 Gap funding allowed
- 12 Subordinate financing allowed
- 13 Participating financing offered
- 14 Recourse required
- 15 Land acquisition and development (construction)

- 16 Construction take-out
- 17 Construction completion
- 18 Non-owner-occupied residential construction/renovation
- 19 Owner-occupied residential construction/renovation
- 20 Agency lending programs: HUD, SBA, USDA, FNMA
- 21 Private money

LENDER NAME

1st Financial Bank USA
800-752-0401
www.1fbusa.com/hbf
builderfinance@1fbusa.com

Advantage Capital Partners

314-725-0800
www.advantagecap.com
rhumell@advantagecap.com

Aileron Capital Management
813-341-3654 x137
www.aileroncap.com
jbonora@aileroncap.com

Min \$	Max \$	Max LTC%	Max LTV%	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
none	350K		80		11	Y	Y										Y					Y		
			Bank	CT FL MA NC NY PA SC SD TN VA																				
				Fast. Simple. Reliable. 1st Financial Bank USA offers ground-up construction loans to homebuilders. Competitive pricing, deferred interest payments, limited recourse.																				
1M	5M				18										Y	Y								
			Direct Lender	CO																				
				Colorado only. Must be small-business owner/user. (We do not lend on investment properties.) Please contact Rick Hummell at rhumell@advantagecap.com .																				
1M	12M	90	90	WSJ Prime	24	Y	Y	Y	Y		Y	Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
			Direct Lender	AZ CA CT FL GA LA NJ NV NY																				
				Visit our website for program details.																				

Listing Feature:
Bold vs. standard font

Contact:
Company name, phone number, website and e-mail.

Matrix Data:
Enter a Y if you offer loans with such characteristics.

At-a-glance box shows loan limits (K=thousand, M=million), LTC%, LTV%, PDL logo and the confirmed Lender Type. Lender Type is populated from the Directory.

Lending Territory:
Choose Nationwide, Nationwide except states listed, States listed or International

General Note:
175 characters, spaces including to add detail or program information

Proven Direct Lender (PDL) logo