

# Commercial Construction Matrix

## « Matrix: Construction Lenders »

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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](http://www.1fbusa.com/hbf)  
[builderfinance@1fbusa.com](mailto:builderfinance@1fbusa.com)

**Advantage Capital Partners**  
314-725-0800  
[www.advantagecap.com](http://www.advantagecap.com)  
[rhumell@advantagecap.com](mailto:rhumell@advantagecap.com)

**Aileron Capital Management**  
813-341-3654 x137  
[www.aileroncap.com](http://www.aileroncap.com)  
[jbonora@aileroncap.com](mailto: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 <a href="mailto:rhumell@advantagecap.com">rhumell@advantagecap.com</a> .																				
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**