

# Construction Matrix

## « Matrix: Construction Lenders »

Post your loan: [ScotsmanGuide.com/LoanPost](http://ScotsmanGuide.com/LoanPost)

Search matrix: [ScotsmanGuide.com/resconstr](http://ScotsmanGuide.com/resconstr)

The Construction Matrix includes wholesale lenders and their 1-4 unit residential, ground-up construction, rehabilitation and renovation mortgage loan programs for builders and owners.

### LOAN LIMITS

- 1 Builder/custom. Borrower-owned lot: max. loan amount.
- 2 Builder/custom. Borrower-owned lot: max. LTV%
- 3 Renovation/rehab max. loan amount
- 4 Stated-income max. loan amount
- 5 Min. loan amount
- 6 Min. FICO
- 7 Max. DTI %
- 8 Construction term, in months
- 9 Loan to cost % (borrower equity)

### BORROWERS

- 10 Legal entities
- 11 Foreign nationals
- 12 Foreign legal entities
- 13 Property in probate, heirs

### PROPERTY TYPES

- 14 SFR=1; Duplex=2; Triplex=3; Quadplex=4; All=5
- 15 Few comps. (dome, berm, log, historical, ultra-modern, etc.)
- 16 Manufactured housing (assembly of mobile and modular homes)
- 17 Mixed-use properties
- 18 Non-owner-occ., 1-4 units, zoned other than residential
- 19 Rural property

### LOAN CHARECTERISTICS

- 20 Construction completion
- 21 Prepayment penalty
- 22 Voucher disbursement
- 23 Draw disbursement
- 24 # of draws; U=Unlimited
- 25 Draw fees
- 26 Construction-to-permanent (all-in-one loan)
- 27 Blanket loans
- 28 Gifted lot
- 29 Payment reserve
- 30 Interest-only payment loans
- 31 On-time completion bonus
- 32 Principal reductions with re-amortization
- 33 No-payment option
- 34 Non-weather holdbacks

### LENDER NAME

**1st Financial Bank USA**  
800-725-0401  
[www.1fbusa.com/HBF](http://www.1fbusa.com/HBF)  
[mmaxwell@1fbusa.com](mailto:mmaxwell@1fbusa.com)

**Arixa Capital Advisors LLC**  
310-905-3050  
[www.arixalending.com](http://www.arixalending.com)  
[wcow@arixalending.com](mailto:wcow@arixalending.com)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
350K	80	none	350K	100K	620	35	12	80	Y				5	Y				Y	Y	U		Y	Y		Y	Y			Y	Y		Y	
CT FL MA NC NY PA SC SD TN VA Fast, simple and reliable. Financing available to builders for vertical construction of single-family homes. Competitive pricing, deferred interest payments.																																	
6M	75	6M	6M	150K	600	43	18	75					1	Y				Y	Y		Y											Y	
CA Arixa, together with Crosswind Financial, offers construction completion loans. No groundup. Streamlined approval process with quick funding and great service.																																	

**Listing Feature:**  
Standard font.  
vs Bold.

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

**Lending Territory:**  
Choose Nationwide, Nationwide except states listed, or States listed.

**General Comment:**  
175 characters, spaces included.

**Matrix Data:**  
Enter a Y if you offer such loans and fund such properties.