

NMLS #190465

INTERCAP LENDING

CONSTRUCTION LENDING DIVISION

WE ARE HERE TO MAKE YOU LOOK GOOD

SAMPLE











BUILD NOW PAY LATER

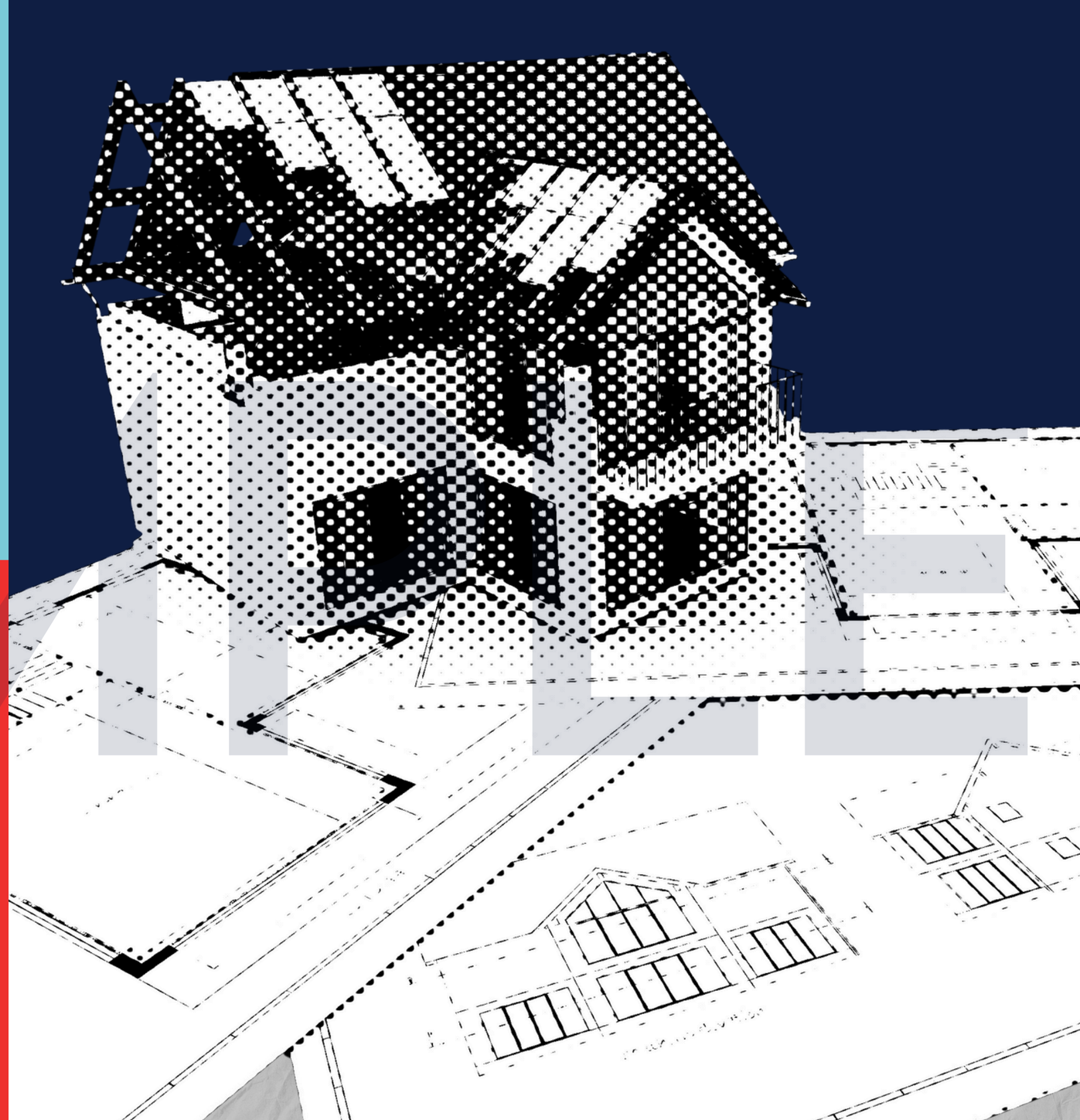


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LOAN PRODUCTS

SAMPLE

2X CLOSE



LOT LOANS



BUILD NOW
PAY LATER

2X CLOSE

Conventional (Owner Occupied and Second Home

OCCUPANCY	MIN FICO	LTV	MAX DTI	LIQUID RESERVES
OWNER OCC.	700	90%	43%	2 MONTHS
OWNER OCC.	680	80%	43%	2 MONTHS
SECOND HOME	700	80%	40%	3 MONTHS

Non-Conforming (Owner Occupied and Second Home

OWNER OCC.	720	80%	40%	PROGRAM GUIDELINES
SECOND HOME	720	75%	38%	PROGRAM GUIDELINES

Construction Loan Rates:

SOFR + 2.00%

Adjusting 1X per month

80% LTV up to $2,000,000
60% LTV up to $3,000,000

SAMPLE

DON'T QUITE FIT?

SEND IN YOUR SCENARIO

SAMPLE



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2X CLOSE

Eligible Properties:

- Stick Built
- Modular
- Log Kit (must be common for the area)
- 2-4 Unit (1 unit must be owner occ., **NO INVESTMENT**)

Ineligible Properties:

- Manufactured
- Unique Property Types (geodesic, earth home, etc)
- Container Homes
- Small / Tiny Homes
- Condos (other than site condos)

If at any time we learn the property is a spec or investment, the Note will be called due.

SAMPLE

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LOT LOANS

$500,000 MAX

80% LTV

20 ACRES MAX

3 YEAR FIXED BALLOON, AMORTIZED OVER 30 YEARS

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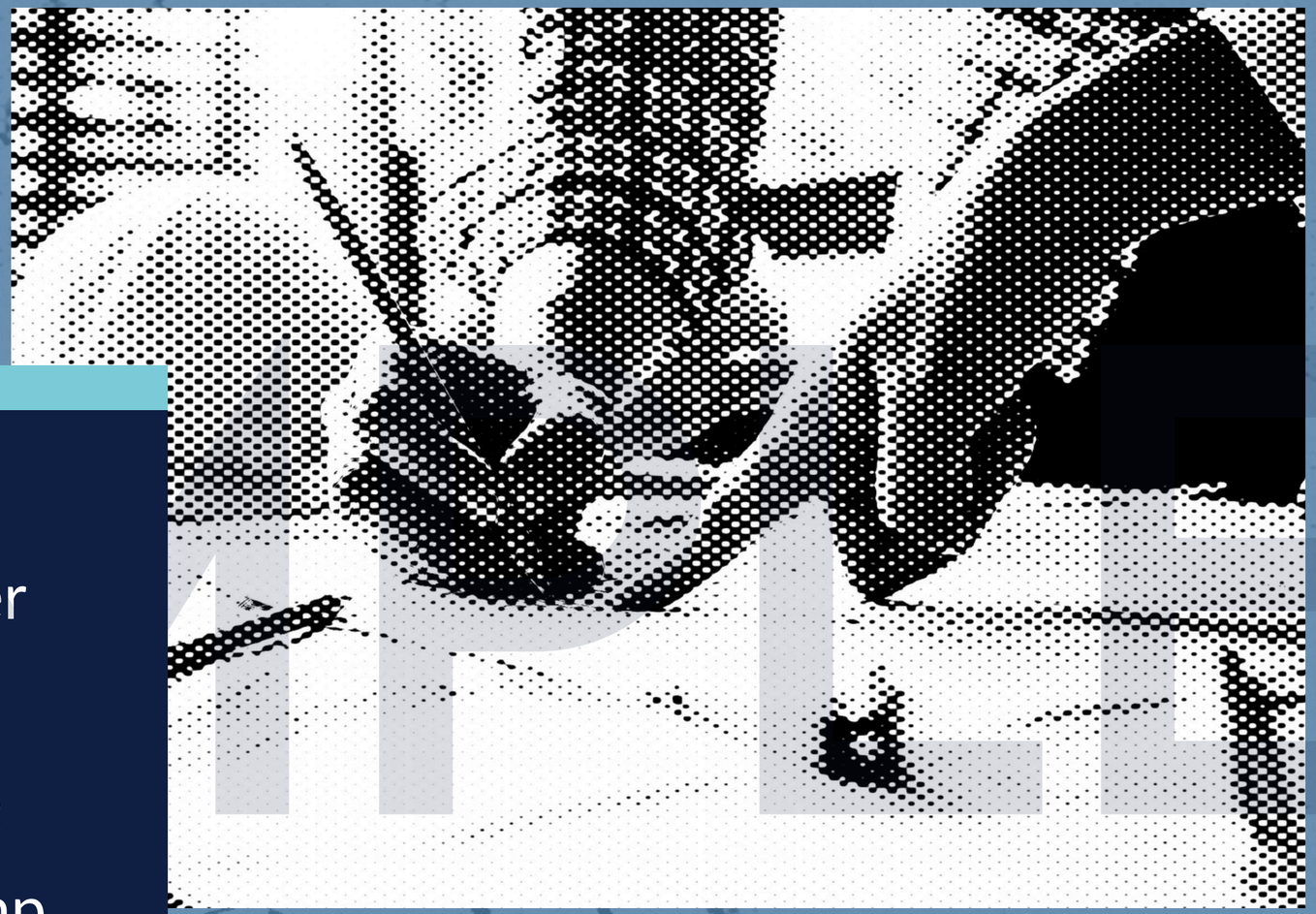
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WHY INTERCAP

- No Payments in Construction Phase
- Interest Accrued on Draw, Not Loan Amount
- In House with Direct Access to Decision Makers
- Can Include Cost Over Runs
- Future Appraised Value
- Future Interest Rates
- Modifications
- Turn Times

SAMPLE

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BUILDER REVIEW

- Resume of Principal Owner
- Confirmation of Biz Name
- General Liability Insurance
- Evidence of Worker’s Comp
- YTD P&L (may be required)
- Credit Report (may be required)



GET IN TOUCH

Want to review a construction loan scenario? The team is here to help!

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PHONE NUMBER

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WEBSITE

www.intercaplending.com/construction

LICENSING

910 East 6600 South, Salt Lake City, UT 84121
NMLS# 190465 | Equal Housing Lender

SAMPLE

THANK YOU



INTERCAP LENDING

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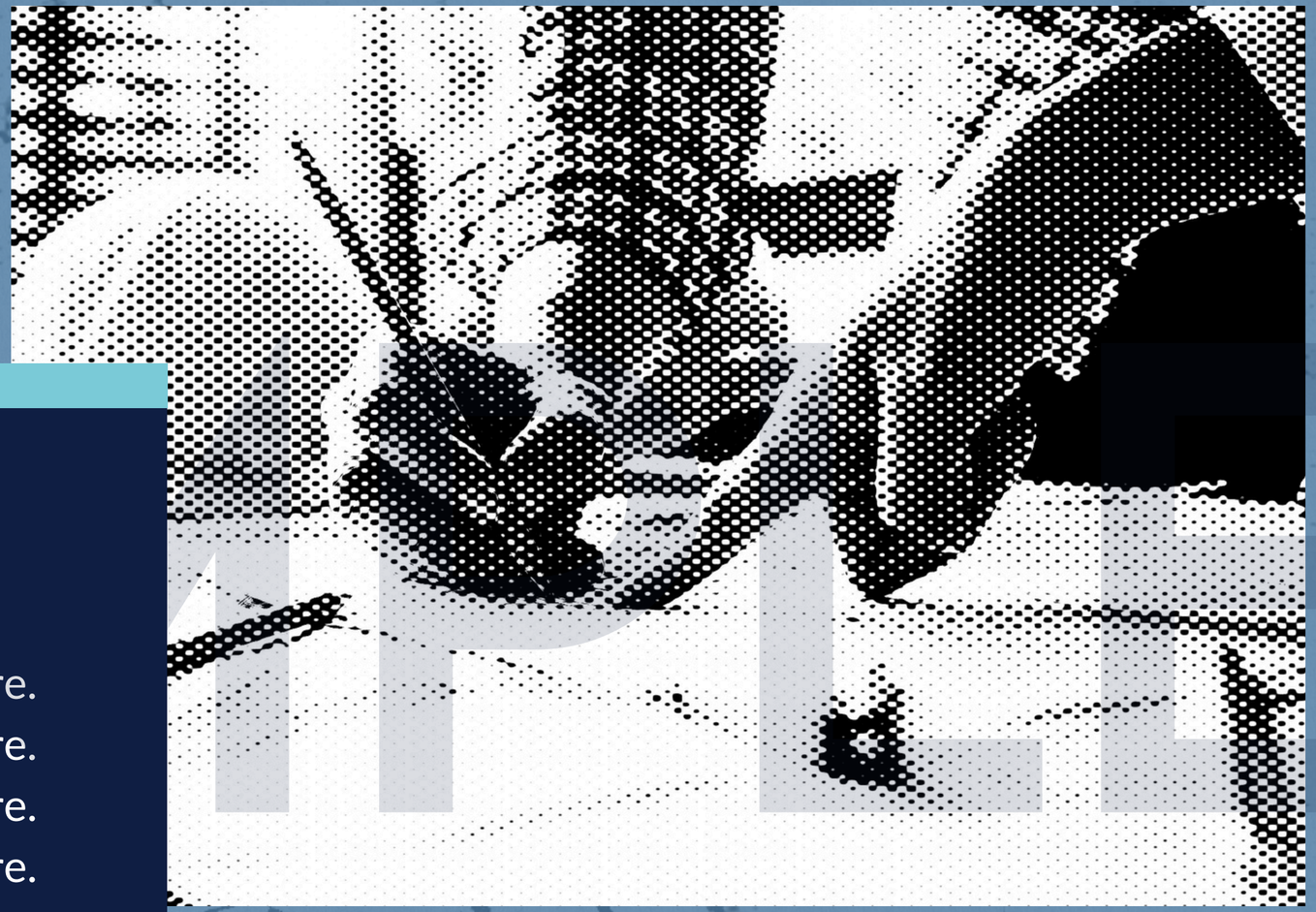
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PAY LATER



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BUILD NOW
PAY LATER

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SAMPLE

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