NEW CONSTRUCTION PROPERTY FINANCING

Get approved for an Exposure Limit (LOC) to finance multiple builds.

Over **11,500** closed loans  More than **4,500** approved borrowers  **$3.3B** in closed loans

- Loans for non-owner occupied residential investment properties
- Drawn balance options available
- Exposure limits up to $10MM for experienced investors
- Loans from $100K to $2MM¹
- Rates as low as 6.75%
- Financing for Foreign Nationals and Non-Permanent Residents
- Exposure limits and loans up to $500K for beginner investors
- Funding up to:  90% of purchase price  
  100% of construction budget  
  75% LTV

(800) 227-8107  FOAcommercial.com

See other side for important disclosures.
# FINANCING FOR REAL ESTATE INVESTORS

## NEW CONSTRUCTION FINANCING

<table>
<thead>
<tr>
<th>Description</th>
<th>Exposure limit up to $10MM for investors and builders for ground-up construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line Amount</td>
<td>$500K - $10MM</td>
</tr>
<tr>
<td>Loan Size</td>
<td>$100K - $2MM¹</td>
</tr>
<tr>
<td>Term</td>
<td>12 months or 18 months¹ interest-only fixed rate, drawn balance available</td>
</tr>
<tr>
<td>Rate</td>
<td>6.75% and up</td>
</tr>
</tbody>
</table>

### Acquisition Financing

Up to 75% of land value²

### Construction Financing

Up to 100% of construction costs, max 75% after-repair value (ARV)

*Up to 70% of construction costs for foreign nationals, max 70% ARV*

### Property Types

**Non-Owner Occupied:** Single family residences, 2-4 family units, Condos⁴, Multi-family properties up to 20 units, Mixed-Use

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Exposure limits and property loans are subject to investor and business credit approval, appraisal, and geographic location of the property, and other underwriting criteria. Loan amounts and rates vary depending upon loan type, LTV, verification of application information and other risk-based factors. Application fees, closing costs and other fees may apply. 1. Each loan is subject to property approval under Finance of America Commercial terms and conditions. Each property has an individual secured loan. 2. Land must be already improved/developed for use (ie.,ready for utilities and plumbing.) All applicable building permits must be submitted; if building permits not submitted, funding limited to 60% of lower of land value or purchase price. 3. 18 month term is available for loan exposures ≥ $500K. 4. Only detached or townhouse style condos are eligible for Fix & Flip and New Construction loans. REV. 08.15.2019

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