

A photograph of two construction workers on a building site. They are standing on a concrete slab, looking at the wooden frame of a building under construction. The worker on the left is wearing a blue shirt and jeans, and the worker on the right is wearing a light green shirt, blue jeans, and a white hard hat. They are both holding tools, including a red level. The background shows a clear blue sky and some distant hills.

*Fast and Efficient*

## OPTIMAL GROUND UP CONSTRUCTION LOANS

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- NO experience required!
- First-time investors welcome!
- Minimum FICO 650
- Foreign Nationals with FICOs acceptable
- Loan amounts from \$300K up to \$5MM
- 50% AIV, 65% ARV, 85% LTC

