



Residential Finance

Residential Finance complements our existing Construction Lending Program with financing for land, horizontal, and vertical SFR development. Understanding the importance of time and responsiveness in the construction process, monthly draws are administered by an in-house, purpose-built, construction asset management team.

LOAN PURPOSE	Land, horizontal, and single-family residential development
LOAN AMOUNT	\$5 million - \$30 million
INITIAL LOAN TERM	12 - 36 months
MAXIMUM TOTAL LTC	75% on horizontal and SFR development
MAX STABLE LTV	65% of sellout value
PRICING INFORMATION:	
INTEREST RATES	SOFR +600s - 700s
HEDGE	Interest Rate Cap
FEES:	
ORIGINATION	1.0% to 2.0%
EXIT	1.0% to 2.0%
EXTENSION	0.5% for 6 months; 1.0% for 12 months
AMORTIZATION	None during initial term
RECOURSE	Bad-Act, Completion Interest & Carry, Environmental
PREPAYMENT	Minimum interest
EXTENSION OPTIONS	6 - 24 months

For more information, please email: construction.finance@readycapital.com
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