

CONSTRUCTION LENDING WITH ACADEMY MORTGAGE

OVERVIEW

Academy is an **opportunistic real estate services focused lender** specializing in speculative construction lending to **top tier developers and home builders**.

CONSTRUCTION LENDING PARAMETERS

INTEREST RATES <i>REDUCED!</i>	Starting at Prime + 50 bps Interest only	LOCATION*	CA – CO – NC - NY – OR - UT- WA - MA
LOAN TO VALUE	Up to 60% LTV	TYPES OF LOANS	Acquisition, Development, Construction, Renovation, Owner Occupied
LOAN TO COST	Up to 80% LTC	TYPES OF PROPERTIES	SFR, PUD, Condos, Subdivision/Multi-unit, Land
LOAN AMOUNTS	\$500,000 - \$25,000,000	ORIGINATION FEE <i>REDUCED!</i>	Starting at 25 bps Only half due at closing
LOAN TERM	6 to 24 months	PREPAYMENT PENALTY	None

COMMERCIAL REAL ESTATE LENDING PARAMETERS

INTEREST RATES <i>REDUCED!</i>	Starting at Libor + 350 bps Interest only available	LOCATION*	CA – CO – NC - NY – OR - UT- WA - MA
LOAN TO VALUE	Up to 65% LTV	TYPES OF LOANS	Acquisition, Development, Construction, Renovation, and Permanent
LOAN TO COST	Up to 75% LTC	TYPES OF PROPERTIES	Multifamily, Mixed Use
LOAN AMOUNTS	Up to \$25MM	ORIGINATION FEE <i>REDUCED!</i>	Starting at 50 bps
LOAN TERM	12 to 36 months Extensions available		

*additional locations considered

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