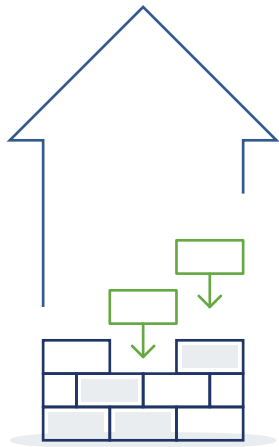


# Ground-Up Construction Loans by LendSure

helps experienced builders break ground faster.



## What are Ground-Up Construction loans?

Designed for experienced builders and investors to finance new builds where the investor builds on speculation or to hold and rent. Builders qualify if they've completed at least three new builds or two builds plus a \$200,000+ major renovation.

### ABOUT LENDSURE'S GROUND-UP CONSTRUCTION LOAN PROGRAM



**Covers up to 60% of the lot cost and 85% of the construction cost.**



**Choose 12- or 18-month interest-only terms.**



**Delay the first borrower payment for up to five months.**



**SPEC and Build-to-Rent financing available**



**No income documentation required to qualify.**



**Pre-qual in 24-72 hours.**

## Frequently Asked Questions

### Why do banks often say no to these loans?

Banks typically require significant cash reserves, income documentation, undervalue paid-off lots, and may not reimburse lot purchases. LendSure's Ground-Up Construction loans provide solutions where traditional financing falls short.

### What is the minimum credit score required?

A credit score of 680 is required.

### Can loan origination fees be financed into the loan?

Yes, they can be included on a case by case basis, reducing the upfront cash needed.

### Can LendSure's Ground Up Construction Loans be used for primary residence?

No, LendSure's Ground Up Construction Loans are exclusively for investment properties.

### How long does it take to close?

Typically, these loans close within 25 to 45 days. The timeline can be expedited if all necessary documentation, such as asset verification, permits, architectural plans, are provided promptly.

### Do these loans close in an LLC or business entity?

Yes, they can close in an LLC or business entity.

### What is the holdback draw process?

Funds are disbursed incrementally after work is completed and passes inspection by a third-party vendor.

### Is there a draw fee?

Yes, draw fees range from \$150 to \$250 per draw.

### Does the contractor need a General Contractor (GC) license?

Yes, a valid GC license is required.

## Add Ground-Up Construction Loans to Your Loan Toolkit



**Competitive Rates**



**Flexible Terms**



**More Opportunities for Repeat Business**

## Contact LendSure today

to learn how our alternative loan solutions can work for you!

**LendSure**  
HOME LOANS



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