



CoFi

Loan Guidelines

Predictable, Safe, & Fast!

TERM

Up to **18 months**
(Initial term length)

**Extension options
are available**

LTV / LTC

75% LTV
based on
appraised value

85% LTC
inclusive of
acquisition & financing

LOAN SIZE

\$200,000
Min loan amount

\$2,500,000 (SFR)
Max loan amount

\$5,000,000 (per phase)
Max loan amount

Borrower Qualifications

- Business purpose lending to General Contractors, Developers or Investors
- Personal Guarantee
- 5% Liquidity Post-Close
- 50% Net-Worth
- 660+ Credit Score

Timelines*

- Application to close is 4 weeks
- Appraisals take 2 weeks
- First draw within 30 days of funding
- Draw approval to account is 7 business days

* dependent on timely responses from borrower(s)

GET STARTED

- 1 Complete Application
- 2 Scoping Call
- 3 Submit Plans & Specs
- 4 Submit Build Budget
- 5 Experience Verification
- 6 Permits Required Prior to Closing

Purpose

- Acquisition for construction
- Ground-Up
- Rehab
- Fix & Flip
- Improvements
- Spec / Model
- Investment
- Minor horizontal

Property Type

- Single Family
- Townhomes
- Duplex, Triplex, Quads
- Multifamily
- Small Subdivision
- Modular / Pre-Fab
- Non-MSA Accepted
- Non-owner occupied

Payments & Draws

- Interest calculated on drawn balance
- Interest Reserve financed
- Digital inspections
- Online draw submission
- Digital Lien Waivers
- Real-time budget tacking

Need Financing?

Contact our loan originators today!

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🌐 cofilending.com