

Land Loan Program

This program allows for the purchase or refinance of raw or entitled land for subsequent development.

Loan Amounts:	\$100,000 - \$2,500,000+
Property Type:	Land – Raw / Entitled
Loan Type:	Purchase or Refinance - 1 st Trust Deeds only
Loan-to-Value:	Up to 25% Raw/30% Entitled/35% Entitled & Permitted/40% Shovel Ready
Timeline to Fund:	Fast Funding, Typically 7 Business Days
Terms:	1 to 4-Years – Interest Only Payments (amortization available)
Occupancy:	Owner Occupied / Non-Owner Occupied
Underwriting:	Equity Driven, Bank Statements, No Tax Returns (other docs will apply)
Property Valuation:	Appraisal required
Interest Rates:	Starting at 12.99%
Points & Fees:	2+ points plus Underwriting & Valuation of \$2,995+
Broker Protection:	Broker Friendly – We Pay Commissions!
"Yes We Can!" :	Low FICO - BK - NOD - Foreign National - Self Employed

Why Mortgage Vintage?

- ✓ Same Day Term Sheets - Professional Service
- ✓ Easy Loan Submission, Quick Turnaround, 7 Day Fundings
 - ✓ Fast, Flexible and Transparent Loan Process
 - ✓ Funding Based on Committed Terms

Se Habla Español

Surety of funding through CrowdTrustDeed's simple, secure online marketplace.

Sandy MacDougall

President & Founder

(949) 632-6145

Sandy@MortgageVintage.com

CALBRE #01870605 NMLS #322248