







Land Development Loans

Turn Raw Land into Profitable Developments

Securing financing for land acquisition and development can be challenging. Our Land Development Loan is designed for developers, builders, and investors who need fast, flexible capital to acquire, entitle, and develop raw land into profitable subdivisions.

> Ideal For

-  Subdivision Development
-  Raw Land Acquisition
-  Infrastructure & Site Work
-  Bridge Financing

> How It Works

- ◆ Apply & Get Approved
- ◆ Funding in as Little as 2-3 Weeks
- ◆ Draw Funds as Needed
- ◆ Sell or Refinance

Contact Us To Learn More



Loren
Wernette



Website

> Why Choose Our Land Development Loan?

- > **Up to 75% LTV** – Finance land purchases and infrastructure costs.
- > **Flexible Draw Schedule** – Funds released as development milestones are met.
- > **Interest-Only Payments** – Keep cash flow strong during development.
- > **Funding in as Little as 2-3 Weeks** – Close quickly so you don't miss opportunities.
- > **No Prepayment Penalty** – Exit anytime when you refinance or sell.
- > **Expert Support** – We understand the land development process and structure loans to fit your project.





Disclosures

Important Disclosures

This document is for informational purposes only and does not constitute an offer to lend or create a legally binding agreement. All loan terms are subject to underwriting approval and may change without notice. Borrowers must meet eligibility requirements, and final loan approval is based on property valuation, project feasibility, borrower qualifications, and market conditions.

Loan Terms & Conditions

- For Land Acquisition & Development Only – This loan is designed for the acquisition, entitlement, and development of raw land into residential or commercial properties.
- Funding in as Little as 2-3 Weeks – Loan closing timelines depend on underwriting approval, project analysis, and clear title verification.
- Loan-to-Value (LTV) Up to 75% – LTV is determined based on the appraised value, development plans, and borrower experience.
- Draw Schedule Based on Project Milestones – Funds are disbursed in stages as development progresses and verified by third-party inspections.
- Interest-Only Payments Available – Borrowers may qualify for interest-only payment structures during the loan term to maintain cash flow.
- No Prepayment Penalty – Borrowers may repay the loan early through sale, refinance, or other capital events without penalty.

Risks & Considerations

- Market & Regulatory Risks – Delays in zoning approvals, environmental regulations, or market shifts may impact project feasibility and timelines.
- Construction & Infrastructure Costs – Borrowers should have a clear development budget and contingency plan for unexpected expenses.
- Repayment Obligations – Failure to meet loan repayment terms may result in foreclosure or the loss of the property held as collateral.
- Liquidity & Exit Strategy – Borrowers should have a defined exit strategy, such as refinancing or property sales, to ensure loan repayment.

Borrower Responsibility

By using land development financing, the borrower acknowledges and agrees to:

1. Conduct thorough due diligence on the land purchase and development process.
2. Ensure compliance with all zoning, environmental, and permitting requirements.
3. Work with licensed professionals, including surveyors, engineers, and contractors, to execute the development plan.
4. Have a realistic financial strategy for project completion and loan repayment.
5. Understand that loan approval is subject to underwriting and project feasibility assessments.

This loan product is intended for experienced real estate developers, builders, and investors. Please consult with your legal and financial advisors before proceeding.