

NEW CONSTRUCTION LOAN MATRIX

Geography	All states except AK, AZ, CA, MN, ND, NV, NY, OR, SD, UT and WA
Loan Purpose	Residential
Loan Amount	\$100K +
Loan Process	Paperless, automated and online
PrePayment Penalty	None
Terms	Up to 24 months
Loan To Cost Max	Up to 90% of actual cost
Rates	Starting at 6.99%. The more money down the lower the rate.
Determination of Value	Appraisal ordered by NavCap using approved Appraisal Management Company (AMC)
Borrower	Loans are made to business entities (e.g., LLC, Corps, etc.) only -- not individuals
Credit Score	Generally 600 or higher
Experience	2+ exits within the last 3 years
Credit Grid	No foreclosures in last four years, no open tax liens, and no bankruptcies discharged in the last two years.
Occupancy	Non-owner occupied
Income	Not required
Environmental	Feasibility and Environmental Impact studies required
Structural	Architectural plans and building permits in hand. No raw land.

Navigator Private Capital, LLC 1910 Towne Centre Blvd Suite 250 Annapolis, MD 21401. Navigator Private Capital only makes loans for business purposes and is not a residential mortgage lender. Navigator Private Capital is exempt from licensing requirements in our geographical footprint. This is not an offer to lend or to enter into an agreement. For more information, email us at info@gonavcap.com.

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