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SINGLE-FAMILY RESIDENCES	BORROWER TYPES		PROPERTY TYPES																	PROGRAM DETAILS															
	1 Builder/custom-borrower owns lot: a) Max loan amount and b) max LTV 2 Builder model/spec: Max loan amount 3 Builder sold: Builder owns lot and has contract to sell: Max LTV 4 Corporations, trusts and legal entities 5 First-time builder with limited experience 6 Newly self-employed 7 Owner who is a builder 8 Self-build: Max LTV		9 Condos: High-rise 10 Condos: Low-rise 11 Land development 12 Log homes 13 Mixed-use properties 14 Manufactured mobile homes 15 Modular homes 16 Partially completed construction 17 Residential lot acquisition: Max LTV 18 Rural properties 19 Second dwelling on single tax lot																	20 100% CLTV 21 Additional advances 22 Blanket loans 23 Construction-to-permanent (all in one loan) 24 Draws on demand 25 Gifted lot 26 Payment reserve 27 Interest-only payment loans 28 Less-than-perfect credit 29 Line of credit 30 On-time completion bonus 31 Principal reductions with re-amortization 32 Remodel loans: Max loan amount 33 Stated income: Max loan amount 34 "No-Payment" option															
	\$ 1a	% 1b	\$ 2	% 3	4	5	6	7	8	9	10	11	12	13	14	15	16	% 17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	\$ 32	\$ 33	34
Normandy 800-390-7536 www.normandy.com	1.75M	90	1.75M	75	Y	Y	Y	Y	90	Y	Y	Y	Y	Y	Y	Y	75	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	1.75M	1.75M	Y		
NATIONWIDE except: AR AZ DC IL LA MN MS ND NE NH NM NV OR SD VT WI WV WY										Normandy specializes in construction financing, please call to discuss specific program parameters with a loan officer.																									
Omega Financial Services Inc. 800-663-4220 www.OFSwholesale.com	1.403M	96.5								Y		Y	Y	Y																	1.403M		Y		
CT FL NJ NY PA										Purchase or refinance and rehab with one FHA 203(k) loan. Great prices and great service. No new construction. Rehab only. Must use the same foundation. Owner-occupied only. 3.5% down																									
Seattle Funding Group Ltd. 888-SFG-FUND (734-3863) www.sfgfunds.com	6M	70		70	Y		Y	Y					Y		Y					Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	2M	2M	Y
AK CA CO HI ID NV OR TX UT WA										Non-owner occupied and investment properties only. For California properties, contact the San Diego office at 858-751-0556.																									
Showcase Investments Inc. 818-952-8600 www.showcaseinvest.com	750K	65	750K	65	Y	Y	Y	Y	65			Y	Y		Y		Y	Y		Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	750K	750K		
CA										Company president is a licensed general contractor; we understand construction loans! All "business purpose" and non-owner scenarios including investments, fix-and-flip, multifamily, and small commercial. Up to 65% market value.																									
WADOT Capital Inc. 206-362-4444 www.wadotcapital.com	1M	75	1M	75	Y	Y	Y	Y	75	Y	Y	Y	Y	Y	Y	Y	70	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	1M	1M	
ID OR WA										LTVs based on cost-to-construction. ID, OR & WA only																									
Tell lenders you found them in Scotsman Guide																																			
	1a	1b	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34

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