



90% construction loans
in-house underwriting & servicing
low rates
owner builder allowed



we make construction financing easy

1

we help you structure your loan

2

nobody underwrites faster

3

builders love our fast servicing



801.826.4848

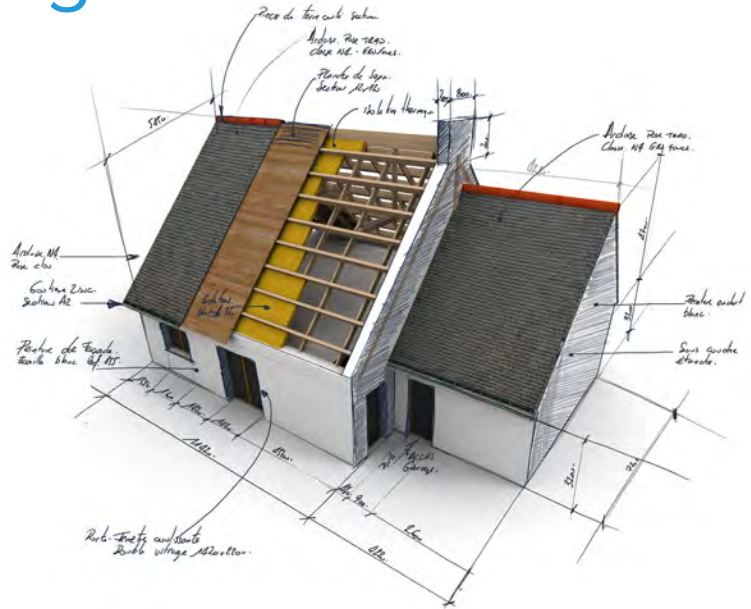
CCS Loans
Construction Loan Experts
6375 W. 13400 S.
Herriman, UT 84096
www.ccsloans.com

pauline@ccsloans.com
801-826-4847



CCS Loans is a dba of Jordan Construction Lending, LLC a CUSO of Jordan Credit Union rvMLS #402456

construction loan guidelines



Guidelines	Utah	Idaho
LTV	80%	85%
LTC	90% *	90% **
FICO	680	680
Ratio (back)	42%	45%
Max Loan	\$1.7 Million	\$800,000 + (exception)
Income	FULL	FULL
Occupancy	O/O PR & 2nd Home	O/O PR & 2nd Home
Rate	7.5% (apr 8.821%)*	7.0% (apr 8.315) ****
Owner Builder	Allowed	Allowed

* Utah * 90% LTC / 10% down (Expressed down payment \$86,900.38 based upon 2025 conforming loan limit \$806,500. LTC = total of all costs)

*** Utah 7.5% fixed non-variable rate (APR 9.327%). Balloon payment due at end of applicable term. Open-end, short-term loan. (APR based upon 2025 conforming loan limit \$806,500. Expressed monthly payment \$5,040.63. Expressed balloon note due \$806,500 based upon 2025 conforming loan limit)

** Idaho ** 90% LTC / 10% down (Expressed down payment \$86,900.38 based upon 2025 conforming loan limit \$806,500. LTC = total of all costs)

**** Idaho 7.0% fixed non-variable rate (APR 8.315%). Balloon payment due at end of applicable term. Open-end, short-term loan. (APR based upon 2025 conforming loan limit \$806,500. Expressed monthly payment \$4,704.59. Expressed balloon note due \$806,500 based upon 2025 conforming loan limit). Valid thru 12/31/2025.

Construction Loan Fees

- 1.0% Lender Fee (1% of loan amount)
- Max 1.0% Broker Comp (upfront borrower paid)
- \$975 Underwriting, Closing, Doc Fee
- \$130 per month Inspection Fee (based on loan term) Add'l inspection fees may apply for distance
- \$750 Servicing fee
- \$550 - \$1,000 Appraisal (Add'l fees may apply for distance & project size)
- Title Insurance - Based on loan amount per title provider
- Homeowner Insurance - Based on loan amount per provider
- 1.0% maximum up-front borrower paid broker compensation (Expressed lender fee \$8,065.00 based upon 2025 conforming loan limit)

Guidelines

Current Home:

The borrower's current house payment can be omitted from ratios, case-by-case exception, based upon compensating factors.

Eligible Borrowers:

Individuals only.

Contingency:

10% minimum contingency fund required.

Interest Reserve:

Required interest reserve account is built into the soft costs of the loan. This account will pay the interest due during the term of the construction loan.

Builder Line / Investment / Spec: Currently not available.



Guidelines Cont.

Owner-Builder: Allowed

A letter of qualification required, along with resume stating experience, trades job history, dates of corresponding experience, past/owner builder projects, consultants, licensure, that qualifies the borrower to act as the general on the project. General liability rider minimum \$500,000 required on course of construction insurance.

Eligible Properties:

Single family residence, owner occupied, primary residence and 2nd residences only

Appraisal:

CCS Loans will order the appraisal. All appraisals must be prepaid.

Short-Term:

12 month terms for Owner/Builder, Jumbo Projects and projects located in canyon areas in Utah.

Extensions:

Two 3-month extensions IF granted by lender can be exercised for homes not finished within the original loan term. Specific project & borrower conditional requirements must be met to qualify for each extension.

Loan Penalty:

A 5% loan penalty will be assessed if intent to own, occupy the subject property, an intent, offer or contract to sale the subject property is made at anytime.

forms, videos and more

www.ccsloans.com

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