



we make construction financing easy

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We Help You Structure Your Loan

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Efficient Turn Times

3

In-House Loan Servicing & Draws



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Idaho Construction Loan Guidelines

LTV	85%
LTC	90%*
FICO	680
Ratio (back)	45%
Max Loan	\$1,500,000 + (exception)
Income	FULL
Occupancy	O/O PR & 2nd Home
Rate	7.0% (APR 8.209)**
Owner Builder	Allowed

*90% LTC/10% down (Expressed down payment \$83,275 based on 2026 conforming loan limit \$832,750. LTC=total of all costs)
 **7.0% fixed non-variable rate (APR 8.209%) Balloon payment due at end of applicable term. Open-end, short-term loan. (APR based on 2026 conforming loan limit \$832,750. Expressed monthly payment \$4,857.71. Expressed balloon note due \$832,750 based upon 2025 conforming loan limit)

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)
Additional inspection fees may apply for distance
- \$750 Servicing fee
- \$550 - \$1,000 Appraisal (Additional 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

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 Continued:

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.

Are you working on a loan?
Give us a call. We can help.

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