COMMERCIAL REAL ESTATE

Construction Loans

Short-Term Financing for Horizontal and Vertical Construction Projects



Construction loans provide short-term financing to fund the cost of building, renovating, or expanding commercial real estate properties, including permits, materials and labor. Funding is released in stages, also known as a draw schedule, rather than a lump sum, as construction milestones are met.

Flexible Capital for Small and Large-Scale Construction & Development Projects

Providing operators, developers and builders with access to alternative capital for commercial real estate ground-up construction, acquisitions and horizontal development projects.

Large-Scale Construction Development Capital

Basic Criteria and Key Features

Here is what you need to qualify for large-scale construction financing:

MAX TOTAL LTC **Up to 85%**	MAX LTV **Up to 75%**	TERM LENGTH **Up to 36 months, with extension options**
PAYMENT **Interest-only, paying only on drawn funds**	LOAN AMOUNT **$5,000,000 – $150,000,000**	RECOURSE **Non-recourse with standard carve-out provisions**

- Line of Credit option also available — minimum line $20M+

Property Types: Multi-Family • Hospitality (Hotel) • Student Housing • Manufactured Housing • Industrial

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Ground-Up Construction Loans

Basic Criteria and Key Features

Vertical construction financing on infill, permit-ready and fully entitled residential projects.

Here is what you need to qualify for ground-up construction financing:

MINIMUM FICO **680+**	MAX TOTAL LTC **Up to 90–100% of construction costs**	MAX LTV **Up to 75%**
TERM LENGTH **6 – 24 months**	PAYMENT **Interest-only, paying only on drawn funds**	LOAN AMOUNT **$75,000 – $5,000,000**
RECOURSE **Limited-recourse possible**	✓ Borrower prior experience restrictions may apply	

Property Types: SFR • 2-4 Units • Condos • Townhomes

AD&C All-in-One Construction Program Also Available

This loan product is designed for builders managing multi-stage projects — one facility covering acquisition, construction and lot development.

Why Work with Eagle Bend Capital Financing?

Eagle Bend Capital Financing offers the financing you need, when conventional lending sources cannot. We work with a broad network of lending partners to help businesses secure flexible working capital solutions tailored to their needs.

Get Started

If you would like to learn more about our Construction Loans, or any of our other product solutions, contact us today.

QUESTIONS? GIVE US A CALL

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