

# BUILDING EXCELLENCE ONE PROJECT AT A TIME

LOCAL INDUSTRY EXPERTISE TO ACCOMPLISH YOUR GOALS

## WE CONSTRUCT YOUR VISION

For seasoned developers and investors with a proven track record in property completion and operation within their target markets, our construction lending team offers tailored financing solutions. For owner-users or investors, from bridge to perm, PACT Capital creates solutions that achieve our clients' goals.

## LOAN TERMS

<b>LOCATION:</b>	NATIONWIDE
<b>LOAN AMOUNTS:</b>	\$100,000 - \$100,000,000+
<b>LOAN-TO-VALUE (LTV):</b>	UP TO 70%
<b>LOAN-TO-COST (LTC):</b>	UP TO 70%
<b>RATES:</b>	SOFR + 600 - 900
<b>TERMS:</b>	UP TO 36 MONTHS
<b>AMORTIZATION</b>	INTEREST ONLY TO FULLY AMORTIZING
<b>GUARANTEES:</b>	RECOURSE AND NON-RECOURSE
<b>PREPAYMENT PENALTY:</b>	NONE TO VERY FLEXIBLE



**Central Valley**  
Fresno, CA  
(559) 775-7228

**Southern California**  
Los Angeles, CA  
(213) 799-7228

Learn more at  
[WWW.PACTCAP.COM](http://WWW.PACTCAP.COM)