DarrenLoans

Construction & Renovation Financing

for Builders, Contractors and Architects



Darren Crampton
Loan Originator & Construction Loan Specialist · Edge Home Finance

Serving Orlando, Windermere, Winter Park and Dr. Phillips, plus Orange, Seminole, Osceola and Lake counties.

(407) 963-7654
NMLS #2241230

Every product starts with a real problem your clients tell you, and a financing solution that helps you keep the project moving. Here are the construction and renovation loans I can bring to your clients and your business:

1	**One-Time-Close Construction Loan**	Ground-up builds, land can be included, quick builder draws and one closing.
2	**Builder-Financed Construction Loans**	Builders finance their own single-family or multifamily projects; interest-only during construction.
3	**Renovation Loans**	Financed on after-renovation value. FHA 203(k) and HomeStyle®: pools, roofs, kitchens, additions.
4	**Fix and Flip Loans**	Short-term, interest-only financing for experienced investors who buy, renovate and sell.
5	**Bridge Loans**	Buy or build the new home before selling the current one.

Why builders & architects work with me

- Local residential loan originator and construction loan specialist
- Quick pay on builder draws and one-time-close options
- Edge Home Finance works with over 100 banks
- Conventional, FHA, VA, USDA, construction and Non-QM loans; commercial financing options available
- Free lunch-and-learn presentations for your team or clients

Let's talk about your next project

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THE PROBLEM

> ***"WE CAN'T FIND THE HOUSE WE WANT!!"***
>
> Your client has the vision, the plans or the lot in mind, but no existing home fits. They need financing built for new construction.

THE SOLUTION · PRODUCT 1 OF 5

One-Time-Close Construction Loan

Financing for ground-up construction of your client's new home, with the land included if needed, and one closing from start to finish. The loan converts into a standard mortgage when construction is complete.

Key features

- Finances ground-up construction
- Land purchase can be included in the construction loan
- One-time close to lower your client's closing costs
- Quick pay on builder draws
- Low down payment options available
- Converts to a standard mortgage upon completion

How it helps builders & architects

- Quick draw payments, disbursed in stages as work progresses, help keep your job on schedule
- One closing means lower closing costs and fewer hurdles for your client
- Low down payment options can help more of your clients move forward
- Land + build in one loan lets clients commit to the lot and the plans together

How it works

1 Pre-qualify
Your client talks with Darren about budget and the right loan option.

2 Plan review
Construction plans, cost estimates and builder credentials are reviewed.

3 One closing
Land (if needed) and construction are financed in a single close.

4 Build & convert
Draws are paid in stages as work progresses; the loan converts to a permanent mortgage at completion.

Client ready to build? Let's talk.

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THE PROBLEM

> ***"I'M A BUILDER AND I WANT TO BUILD MY OWN HOMES OR PROPERTIES!"***
>
> You have the land, the plans and the crew, and you want to build your own project rather than only building for someone else.

THE SOLUTION · PRODUCT 2 OF 5

Builder-Financed Construction Loans

Construction financing for builders, covering the material and labor costs of building new single-family or multifamily properties, with interest-only payments during construction.

Key features

- Builder finances the construction of the project
- Single-family and multifamily units
- High loan-to-cost financing available
- Interest-only payments during construction
- Owner-occupied residential developments, investment properties and commercial owner-user projects
- SBA loan options may be available

How it helps builders & contractors

- Build your own homes and properties, not only your clients'
- Interest-only payments during construction help manage cash flow during the build
- Financing covers material and labor costs
- Payments disbursed in stages as construction progresses
- Repaid when homes are completed and sold, or refinanced into permanent financing

How it works

1 Share the project
Send your plans, contracts, cost estimates and timeline.

2 Review
Builder qualifications, project feasibility and credit are reviewed.

3 Close & build
Close the loan and draw funds in stages as construction progresses.

4 Sell or refinance
Pay off the loan when the homes sell, or move to permanent financing.

Planning a project? Let's talk.

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THE PROBLEM

> ***"THE HOUSE I LOVE IS BEAT UP OR NEEDS IMPROVEMENTS!!"***
>
> Your client found the right home, but it needs work, and they don't have the cash to pay for the purchase and the renovation separately.

THE SOLUTION · PRODUCT 3 OF 5

Renovation Loans

Renovation loans finance the home and the improvements together, based on the home's future value with the renovations completed. Options include FHA 203(k) and Fannie Mae HomeStyle® Renovation loans.

Key features

- Based on the home's after-renovation value
- Renovation costs bundled into the mortgage
- FHA 203(k) and Fannie Mae HomeStyle® options
- Low down payment options available
- Home doesn't need to pass inspection at closing
- Pools, roofs, kitchens, room additions and more

Helps contractors & architects

- Helps turn "we can't afford the work right now" into a funded project
- Your scope and bid become part of your client's home loan
- Clients can buy the home that needs work and fix it right away
- Pools, roofs, kitchens and additions can be financed in one loan

How it works

1 Find the home
Your client chooses the home and talks with Darren about options.

2 Scope & bid
You provide the renovation plans and cost estimate.

3 Appraisal
The home is valued as if the renovations were completed.

4 Close & renovate
One loan closes; renovation funds are released under program guidelines as work is done.

Have a client with a fixer-upper? Let's talk.

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THE PROBLEM

> ***"I WANT TO FLIP HOMES!"***
>
> You, or the investors you build for, see the opportunity in a property that needs work and need short-term financing to buy, renovate and sell.

THE SOLUTION · PRODUCT 4 OF 5

Fix and Flip Loans

Short-term financing for experienced investors to purchase and renovate properties for resale, with interest-only payments and financing based on the project's total cost.

Key features

- For investors with previous flip or build experience
- Interest-only payments
- No income documentation necessary
- Short-term loans
- Financing based on the total project cost
- Cash to close and reserves required

How it helps builders & contractors

- Your build experience can count toward qualifying
- Investor clients have financing lined up for the work you do
- Interest-only payments help keep holding costs manageable
- Qualification without income documentation keeps the process simple

How it works

1 Find the property
Identify the property and your renovation plan.

2 Share the numbers
Provide the purchase price, renovation budget and your experience.

3 Close & renovate
Close the loan and complete the renovation.

4 Sell
Sell the property and pay off the short-term loan.

Planning your next flip? Let's talk.

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THE PROBLEM

> ***"WE WANT TO BUY OR BUILD, BUT WE HAVEN'T SOLD OUR CURRENT HOME!"***
>
> Your client is ready to move forward with you, but their money is tied up in the home they live in now.

THE SOLUTION · PRODUCT 5 OF 5

Bridge Loans

Bridge loans are short-term loans that bridge the gap between the purchase of a new property and the sale of an existing one, giving your client temporary financial liquidity.

Key features

- Short-term financing using your client's home equity
- Secure the new home before selling the old one
- Useful in competitive markets or when immediate capital is needed
- Qualification based on credit, equity in the current home and income
- Existing and projected finances are both assessed

How it helps builders & architects

- Clients with a home to sell can commit to your project now
- Helps prevent missed opportunities while a client waits to sell
- Pairs with construction financing for clients ready to build

How it works

1 Review equity
Darren reviews your client's current home equity, credit and income.

2 Bridge the gap
The bridge loan provides funds to buy or start building the new home.

3 Move & sell
Your client moves forward, then sells their current home.

4 Pay off
The bridge loan is paid off from the sale of the existing home.

Client waiting to sell before they build? Let's talk.

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