

## Use current equity for a future home



### Bridge Loans

Don't let the need for cash to close be the "deal breaker" on a home construction loan. Offer your borrower an Indymac Bridge Loan. With a Bridge Loan, borrowers can access the equity in their current home to finance construction on a new home. A Bridge Loan may also help borrowers minimize cash to close and qualify for a larger loan, since Bridge Loan payments are not included in the debt ratio calculation. And with the direct support of our Construction Specialists, structuring financing is easy from submission through closing.

#### Features:

- Loan amounts up to \$500,000
- LTV to 90%
- Full and Stated doc types
- Decision credit score as low as 620

#### Benefits:

- No payments during construction period
- Allows borrowers to use the available equity in an existing home to offset the cash to close requirements on our Construction-to-Permanent (CTP) loan
- Bridge Loan payments not counted in the CTP debt ratio calculation

Call your Business Development Manager or 1-800-HCL-LOAN (425.5626) for more information. Log on to our website today and let Indymac's Bridge Loans help build your business.



[www.indymacb2b.com/whole](http://www.indymacb2b.com/whole) ■ 1-800-HCL-LOAN (425.5626)



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