



Yorktown Realty Capital (YRC) partners with homebuilders, land developers, and investors to finance the acquisition, recapitalization, construction, and development for residential and multi-unit projects nationwide.

(as of February 22, 2024)

LENDING GUIDELINES - New Construction

Type of Financing	Acquisition or Refinance + Development and Construction
Loan Size	\$250,000 to \$50,000,000+
Lending Region	Nationwide with Exclusions
Lien Position	First Deed of Trust
Amortization	Interest Only
Loan Term	Up to 36 Months
Interest Rate	Starting at 10.5%
LTC / LTV	Up to 90%/70%+
Prepayment Penalty	None
Recourse	Recourse, Completion Guarantee, and Non-Recourse Available
Property Types	SFR, Townhomes, Condos, Multifamily, Student Housing

Dallas

4228 N. Central Expy
Suite 222
Dallas, Texas 75206

Yorktown Realty Capital

972.482.4236
info@yorktownrc.com
www.Yorktownrc.com



YORKTOWN

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LENDING GUIDELINES - Rental and Rental Portfolios

Type of Financing	Acquisition or Refinance
Loan Size	\$200,000 to \$10,000,000+
Lending Region	Nationwide with Exclusions
Lien Position	First Deed of Trust
Amortization	30 Years with Interest Only Options Available
Loan Term	5/1, 7/1, 10/1, Full 30 Year
Interest Rate	Starting at 6.5%
LTC / LTV	Up to 80% (1.0 Minimum DSCR)
Prepayment Penalty	Step Down, YM, and no PPP Options
Recourse	Non-Recourse Available
Property Types	SFR, Townhomes, Condos, and Multifamily

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LENDING GUIDELINES - Land and Lot Development

Type of Financing	Acquisition or Refinance + Development
Loan Size	\$250,000 to \$50,000,000+
Lending Region	Nationwide with Exclusions
Lien Position	First Deed of Trust
Amortization	Interest Only
Loan Term	Up to 36 Months
Interest Rate	Starting at 12%
LTC / LTV	Up to 65% LTV and 75% LTC of Development
Prepayment Penalty	None
Recourse	Recourse, Completion Guarantee, and Non-Recourse Available
Property Types	Residential and Multifamily Entitled Land

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LENDING GUIDELINES - Fix and Flip

Type of Financing	Acquisition or Refinance + Renovation Budget
Loan Size	\$250,000 to \$5,000,000
Lending Region	Nationwide with Exclusions
Lien Position	First Deed of Trust
Amortization	Interest Only
Loan Term	Up to 36 Months
Interest Rate	Starting at 9%
LTC / LTV	Up to 90%/70%+
Prepayment Penalty	None
Recourse	Recourse, Completion Guarantee, and Non-Recourse Available
Property Types	SFR, Townhomes, Condos, Multifamily, Student Housing

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LENDING GUIDELINES - Commerical

Type of Financing	Acquisition or Refinance
Loan Size	\$1,500,000+
Lending Region	Nationwide with Exclusions
Lien Position	First Deed of Trust
Amortization	Up to 30 Years
Loan Term	5, 7, and 10 Year
Interest Rate	Starting at 6%
LTC / LTV	80% / 80%
Prepayment Penalty	Flexible
Recourse	Recourse, Completion Guarantee, and Non-Recourse Available
Property Types	Multifamily, Retail, Industrial, Hospitality, Office

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