KIT CULTURE

Quick & Easy Financing

Credit-based financing for loans up to $250,000

Quick decisions based on credit, with a streamlined, appraisal-free process. Financing is facilitated by Kit Culture Homes.

$250,000	$0	144 mo
MAXIMUM LOAN	DOWN THROUGH $100,000	MAXIMUM TERM

AVAILABLE FOR Vacant land • Primary residences • Vacation homes • Investment / rental properties

AVAILABLE IN Idaho • Washington • Montana • Wyoming • Nevada • Arizona • Utah • Colorado • Texas

What This Financing Does

Keep your home equity available

Not a mortgage. Secured by a UCC-1 filing on the structure.

Appraisal-free process

A simpler path to closing.

Flexible early payoff

Pay off anytime, penalty-free.

Typical same-day decision

Same-day or next-day after a complete application.

Low down payment

$0 down through $100,000; 15% down above $100,000.

Building-based collateral

A UCC-1 filing on the financed structure, not your land.

Estimated Monthly Payments for 750+ Credit Score

Loan amount	60 months 7.99% APR	84 months 8.19% APR	120 months 9.19% APR	144 months 9.79% APR
$100,000	$2,027/mo	$1,568/mo	$1,277/mo	$1,183/mo
$150,000	$3,041/mo	$2,352/mo	$1,916/mo	$1,774/mo
$200,000	$4,054/mo	$3,136/mo	$2,554/mo	$2,366/mo
$250,000	$5,068/mo	$3,920/mo	$3,193/mo	$2,957/mo

Actual rates, payments and terms depend on approval. $125 origination fee.

Rates are subject to change. APRs shown for 750+ FICO: 60 months 7.99%; 84 months 8.19%; 120 months 9.19%; 144 months 9.79%. Other approved rates: 700–749 FICO, 8.74%, 8.94%, 9.94% and 10.54%; 660–699 FICO, 10.24%, 10.44%, 11.44% and 12.04%; 659 and below FICO, 12.14%, 12.34%, 13.34% and 13.94%, respectively. Maximum loan $250,000. $0 down through $100,000; above $100,000, 15% down and up to 85% loan-to-value. Maximum debt-to-income ratio 43%. $125 origination fee. Maximum term 144 months, fully amortized. First payment due 45 days after closing. No prepayment penalty. Collateral is a UCC-1 filing on the financed structure. Subject to lender approval and final loan documents.

Application Information Needs

Use this checklist to prepare for conditional approval and the full credit review. A financing specialist will guide you through the application.

Prepare for Your Application

STEP 1

Gather the information and documents listed on the back.

STEP 2

Call a financing specialist to confirm you are ready for the hard credit pull.

STEP 3

Complete the application and receive a typical same-day or next-day decision.

Minimum information required for conditional approval

- [ ] Name
- [ ] Date of birth
- [ ] Social Security number
- [ ] Phone number
- [ ] Driver's license or identification information
- [ ] Current address
- [ ] Previous address if the current address is less than two years old
- [ ] Requested loan amount and project cost
- [ ] Employer and length of employment
- [ ] Stated monthly income

Additional information required for full credit approval

WAGE EARNERS

- [ ] Current paystub dated within 30 days
- [ ] Previous year's W-2

RETIRED APPLICANTS

- [ ] Social Security (SSA) or pension statement, or a recent bank statement showing receipt of income
- [ ] Liquid-assets statement for self-funded retirement

SELF-EMPLOYED APPLICANTS

- [ ] Two years of personal and business tax returns, including K-1s
- [ ] Current year-to-date profit-and-loss statement

ALTERNATIVE FINANCING OPTIONS MAY ALSO BE AVAILABLE

For projects above $250,000, ask a financing specialist about HELOCs, lines of credit, mortgages, refinances and other available options.

Start with a quick credit review

Ask your project manager to connect you with a financing specialist. kitculture.com