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	660+	144 mo
MAXIMUM LOAN	DOWN THROUGH $100,000	MINIMUM FICO	MAXIMUM TERM

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

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 7.74% APR	84 months 7.94% APR	120 months 8.94% APR	144 months 9.54% APR
$100,000	$2,015/mo	$1,556/mo	$1,264/mo	$1,169/mo
$150,000	$3,023/mo	$2,333/mo	$1,895/mo	$1,753/mo
$200,000	$4,030/mo	$3,111/mo	$2,527/mo	$2,337/mo
$250,000	$5,038/mo	$3,889/mo	$3,159/mo	$2,922/mo

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

Rates are subject to change. APRs shown for 750+ FICO: 60 months 7.74%; 84 months 7.94%; 120 months 8.94%; 144 months 9.54%. Other approved rates: 700–749 FICO, 8.49%, 8.69%, 9.69% and 10.29%; 660–699 FICO, 9.99%, 10.19%, 11.19% and 11.79%, respectively. Maximum loan $250,000. $0 down through $100,000; above $100,000, 15% down and up to 85% loan-to-value. Minimum FICO 660. 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.

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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