

Quick & Easy Financing

Credit-Based Financing for Loans Up to \$250,000

LOANS UP TO
\$250K

Quick decisions based on credit, with a streamlined appraisal-free process.

FINANCING FACILITATED BY STEEL STRUCTURES AMERICA

Available For Available In Vacant land • Primary residences • Vacation homes • Investment/rental properties
Idaho • Washington • Montana • Wyoming • Colorado

Keep Your Home Equity Available
Not a mortgage • secured by UCC-1 on the structure

Appraisal-Free Process
A simpler path to closing

Flexible Early Payoff
Pay off anytime, penalty-free

Typical same-day / next-day decision
After a complete application

\$0 down through \$100K
15% down above \$100K

Building-based collateral
UCC-1 filing on the financed structure

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.

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.

Prepare for Your Application

- 1 Gather the information and documents listed on the back.
- 2 Call a financing specialist to confirm you are ready for the hard credit pull.
- 3 Complete the application and receive a typical same-day or next-day decision.

Start With a Quick Credit Review

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

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 to 749 FICO, 8.74%, 8.94%, 9.94%, and 10.54%; 660 to 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.

FINANCING APPLICATION GUIDE

Application Information Needs List

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

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

Ready to See What You May Qualify For?

Contact your project manager to begin. | steelstructuresamerica.com