

How The Loan Process Works



1. BORROWER APPLICATION

We'll use this app to qualify you for an exposure limit, which will provide you a 6-month runway to finance investment properties.

2. PROPERTY APPLICATION

Tell us about the property and your plans for it.



3. SUBMIT DOCUMENTS

Your sales rep will provide a list of documents needed based on your deal type and entity structure.

4. UNDERWRITING

We'll underwrite the property, order appraisals, and confirm title is clear.



5. LOAN CLOSING

Closings can happen within 14 days of submission.

6. SERVICING AND DRAWS

Lima One handles all loan servicing and construction draws (if applicable) in house. No third parties!

