



FIVESTARS CAPITAL GROUP

CREATIVE FINANCING AT ITS PEAK

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www.Fivestarscapitalgroup.com

ADC Financing

(Acquisition, Development & Construction)

FiveStars Capital Group supports developers with comprehensive full development financing solutions which include Acquisition Loans, Development Loans & construction Loans.

Our ADC Financing solution combines these three crucial real estate financing components into one streamlined solution. This comprehensive program eliminates the need for multiple loans and reduces closing costs while providing seamless transitions between project phases.

Overview

- Higher Leverage with More Experience
- Non-recourse options
- Extension options
- Draw schedules
- Fast Funding within 7-14 business days

Eligible Land Types

- ✓ Raw Land

- Undeveloped parcels
- Agricultural conversion
- Up to 70% LTV
- Requires entitlement plan

✓ Entitled Land

- Fully entitled parcels
- Shovel-ready sites
- Up to 80% LTV
- Fast-track process

Property Types

- Multifamily
- Commercial
- Mixed-Use
- Industrial

Program Terms

Program Type	Loan Amount	LTC/LTV	Term	Rate
Acquisition Only	\$1MM - \$40MM	Up to 75% LTV	6-24 *Extension available for future development	From 7.49%
Acquisition & Development	\$1MM-\$5MM	Up to 85% LTC	12-24	Starting from 7.99%
Construction only	\$2MM-75MM	Up to 90% LTC	12-24	Starting from 8.25%
ADC(Full Development)	\$5MM-\$100MM	Up to 75% LTC	24-36	Starting from 8.88%

Repayment Structure

Payment Options	Release Schedules	Prepayment Term
Interest-only periods	Unit release provisions	Yield maintenance
Capitalized interest	Partial plot releases	Step-down prepay
Step-up payments	Phase completion releases	Lock-out period options
Principal deferment	Custom release structures	Exit fee alternatives

Exit Options

<i>Exit Type</i>	<i>Key Terms</i>
<i>Permanent Financing</i>	<ul style="list-style-type: none"> • Up to 75% LTV • 5–30-year terms • Fixed rate options
<i>Sale/Flip</i>	<ul style="list-style-type: none"> • Up to 80% LTC • 12-18 months
<i>Refinance</i>	<ul style="list-style-type: none"> • Up to 80% LTV • Rate reduction options • Cash-out available