C&F Personal Lending Solutions

Lot Loan: used to finance the purchase of a plot of land, particularly for the future use to build a home.

- Vacant, residential lot (10 acres or less) in an established subdivision
- Available in Virginia and North Carolina
- Maximum loan amount $150,000
- Interest Only option available

Bridge Loan: can help homeowners purchase a new home while they wait for their current home to sell. Borrowers use the equity in their current home for the down payment on the purchase of a new home while they wait for their current home to sell.

- Interest Only Loan, 1st and 2nd Deed of Trust options
- Maximum Loan-to-Value 80%
- Maximum loan amount $300,000

Home Equity Line of Credit (HELOC): a variable interest rate loan that uses the equity you have in your home as collateral.

- Needs such as home improvement projects or debt consolidation up to $200,000
- Variable interest rate
- Maximum Loan-to-Value 80%
- Loan amount from $7,500 - $200,000

Home Equity Loan: a fixed rate loan that allows you to borrow money in a lump sum using the equity in your home as collateral.

- Needs such as home improvement projects or debt consolidation up to $200,000
- Fixed interest rate
- Maximum Loan-to-Value 80%
- Loan amount from $25,000 - $200,000

*Closing costs and other fees may apply and will be explained during the loan process. Various rates and terms are available. The Annual Percentage Rate will be available at the time of application.