METAL BUILDING PROGRAM

Financing Guidelines for Builder Partners

Thank you for taking the time to consider Lyon Financial as a partner in the success of your business. Lyon provides unsecured project financing to customers across the 48 contiguous states for steel buildings, workshops, agricultural structures, and commercial-use buildings — with no appraisals and no equity required. Funds are released to you in stages as the work is completed, so your crews are paid as the project moves.

So that we start on the same page, below are the basic guidelines for our metal building program — what the loan covers, who qualifies, and how funding reaches you.

WHAT THE LOAN COVERS

- Steel building kits and prefabricated components
- Construction and installation labor
- Site preparation and related improvements
- Associated project costs tied to the structure

BASIC BORROWER GUIDELINES

- Applicant must be the owner of record on the deed to the property
- Minimum credit score of 660
- Debt-to-income ratio of 50% or less, including the requested loan
- Owner-built projects are not eligible — work must be done by a contractor

PROGRAM TERMS

- Loans up to **$250,000**
- Terms up to **20 years**
- Unsecured — **no appraisal or equity**
- **No prepayment penalties**
- **No cost to builders**

01
Apply online
Final plans aren't required — a preliminary budget and basic financial documents are enough to start.

02
Initial feedback
Customers hear back within a few business days. Applications are accepted online only.

03
Staged funding
Payments go directly to you in installments the customer approves as work progresses.

04
Stage confirmation
The customer completes a short electronic form confirming each stage before the next payment releases.

SEND CUSTOMERS TO YOUR DEDICATED APPLICATION LINK

https://www.lyonfinancial.net/apply/?utm_source=dealer&utm_medium=referral&lid=11-24126 · Marketing graphics: lyonfinancial.net/contractor-resources

Contractor Services Department · Lyon Financial
General 877-754-5966 · Builder Support 877-693-8812

Example payments published by Lyon Financial as of July 2026: a $50,000 loan at 7.19% APR over 15 years results in 180 monthly payments of $454.74; an $80,000 loan at 7.29% APR over 20 years results in 240 monthly payments of $634.24. Loan terms, including APR, may vary based on loan purpose, amount, term length, credit profile, and other factors. All loans are subject to credit approval. Lyon Financial acts as a facilitator and is not a lender or a broker. Rates and terms are subject to change.

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