The Best Lenders In Arizona For Raw Land

1. Capital Fund 1

Capital Fund 1 is an experienced private money lender that offers lot and land loans in Phoenix and other areas of Arizona. Some key features of their land loans include:

- Loans up to 70% of purchase price
- 6-24 month terms with extension options
- Funding available in as little as 48 hours
- No credit check required
- Can finance raw undeveloped land[1]

2. WaFd Bank

WaFd Bank offers lot and land loans in Arizona with the following features:

- Up to 70% LTV for improved land
- Loan amounts up to \$700,000
- 20-year terms available
- Discount on closing costs if you finance home construction with them within 2 years[5]

3. Global Federal Credit Union

Global FCU provides land loans for residential and recreational property in Arizona. Their loans can be used to:

- Purchase residential lots for future home building
- Buy lots adjacent to current residence
- Acquire recreational property[6]
- 4. America First Credit Union
- 5. Arizona Federal Credit Union
- 6. Mountain America Credit Union

These last three credit unions were listed as top land loan lenders in Arizona, though specific details on their programs were not provided in the search results[8].

When seeking a raw land loan in Arizona, it's best to compare offers from multiple lenders, as terms and rates can vary significantly. Private money lenders like Capital Fund 1 may offer more flexible terms and faster funding, while banks and credit unions may have lower rates for qualified borrowers. Be sure to carefully review the loan terms, interest rates, and fees before selecting a lender.

Citations:

- [1] https://capitalfund1.com/land-and-lot-loans-in-phoenix-arizona/
- [2] https://www.lendersa.com/land-loan/arizona
- [3] https://privatelenderlink.com/region/usa/arizona/private-money-arizona-usa/
- [4] https://www.hardmoneylendersarizona.com/loan-programs/construction-land-loans/
- [5] https://www.wafdbank.com/personal-banking/home-loans/land-loans-arizona
- [6] https://www.globalcu.org/home-loans/land-loans-for-residential-recreational-property/
- [7] https://level4funding.com/arizona-raw-land-loan-and-lot-loans/
- [8] https://www.biglawinvestor.com/marketplace/land-lot-loans/arizona/