

# One-Time-Close Construction Benefits

With our Conventional, FHA, and VA  
One-Time-Close Construction Loans

- Eliminate buyer fallout which reduces the builder's risk
- Borrower qualifies and closes upfront with no second closing
- Loan is locked up front with no additional appraisal required after construction is completed

## Easy requirements, outstanding benefits:

- All construction loans are serviced in-house and are made directly to the borrower
- Draws are made directly to the builder and managed by our experienced in-house construction department
- Loans available for primary residence, second home and investment properties
- Budget may include closing costs for the construction loan
- Extended locks available — up to 360 days
- Interest Rate Float Down available on all construction products
- Upgrade contingency allowed and encouraged
- Interest only payment options available during construction

## Available one-time-close loan programs:

- Conventional — 5% minimum down payment
- FHA — 3.5% minimum down payment
- VA — 100% financing available (based on borrower's VA entitlement)



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