



CONSTRUCTION LOAN EASY FINANCING

ONE-TIME CLOSE CONSTRUCTION-TO-PERMANENT LOAN

Go from breaking ground to move-in, in one easy process by combining the financing of the residential lot purchase, construction costs and permanent loan in a single mortgage.

- 30-year fixed rate
- Eligible properties include detached SFRs, PUDs, and detached condos
- Owner-occupied and second homes are eligible
- Standard Conforming and Conforming High-Balance loan amounts
- 70% LTV - lesser of cost to buy and build or the final appraised value on purchases, final appraised value on refi's
- The permanent mortgage maximum rate is determined prior to the start of construction
- The construction interest rate is fixed during the construction period
- Plus a float down option on the permanent rate is offered at completion of construction
- Closing costs may be financed
- The efficiency and cost savings of a single closing versus a dual closing

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