

OUR PRODUCTS

No matter what your goals are, we'll help you find the home loan solution that best fits your needs.

Here are a few of our popular loan options

Construction loan - Borrow up to 85% of the cost of your new build (can include a previous lot purchase as equity). Interest only payments for 12 months regardless of build time.

Lot loans up to 90% of purchase price

HELOC- Borrow up to 90% of the value of your current home, including any current mortgages, to pay for the down payment for your new home. You have the option to draw on the entire line or pay as you go.

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Bridge loan - Borrow up to 80% of the value of your home to pay for your new home or pay a down payment for your new home. Interest only payments for 12 months.

CONTACT US FOR MORE DETAILS.



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WE'RE DEDICATED

TO YOU



OUR PROMISE

Your happiness is our top priority. We're here to make your new home loan buying process easier by providing a seamless home buying experience.

We're committed to you:

- Proactively communicating to keep you up to date on the status of your loans and answering any questions you have along the way
- Closing on the contract date
- Providing you with options and educational support

Pre-Qualification for permanent home loan is also available at the most competitive rates.

Loan Examples

Construction Loan for 12 months, interest only payments

Loan amount \$350,000

Rate 5.25% (Annual Percentage Rate 6.583% includes \$2,500.00 in loan fees)

Month 1 payment = \$255.00 - Draw amount \$58,333.33

Month 2 payment = \$510.00- Loan Balance \$116,666.66

Month 3 payment = \$766.00 - Loan Balance \$174,999.99

Month 4 payment = \$1,021.00- Loan Balance \$233,333.32

Month 5 payment = \$1,276.00- Loan Balance \$291,666.65

Month 6 payment = \$1,531.00 - Loan Balance \$350,000.00

Months 7-11 payments = \$1,1531.00

Month 12 balloon payment = 351,531.00

Land Loan fixed rates for 60 months amortized up to 20 years

Loan amount \$75,000.00

Rate 5% (Annual Percentage Rate 6.083% includes \$1,000 in loan fees) Months

1-60 payments = \$495.00 per month - Rate will adjust to WSJP on the 61st month and

will remain the same for the next 60 months with a maximum rate change of 2% per change period.

Home Equity Line of Credit on current home with interest only payments. Loan amount \$350,000.00, Rate 4.75% (Annual Percentage Rate 5.54% includes \$1,500.00 in loan fees) Rate = WSJP for loans less than 85.01% currently 4.75%. WSJP + .50% for loans greater than 85.01% up to 90% LTV

Example below is greater than 85.01% loan to value at 5.25%.

Month 1 payment = \$231.00- Draw amount \$58,333.33

Month 2 payment = \$462.00 - Loan Balance \$116,666.66

Month 3 payment = \$693.00 - Loan Balance \$174,999.99

Month 4 payment = \$923.00 - Loan Balance \$233,333.32

Month 5 payment = \$1,155.00 - Loan Balance \$291,666.65

Month 6 payment = \$1,385.00 - Loan Balance \$350,000.00

Remaining months will be the same payment as month 6

Rate on Home Equity Lines of Credit can increase annually

ALL OF THE SCENARIOS ABOVE ARE EXAMPLES, RATES ARE NOT GUARANTEED. APR WILL VARY BY LOAN TYPE AND AMOUNT OF FEES

ALL OF THE SCENARIOS ABOVE WILL HAVE A BALLOON PAYMENT DUE ON THE 12TH MONTH