

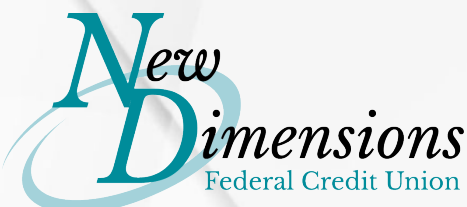
Construction LOAN



Build Your Dream Home with Ease!

- **Low Down Payment:** Finance up to *90% of your home's appraised "as complete" value. No private mortgage insurance required.
- **Utilize Lot Equity:** Use your lot equity towards your down payment.
- **Comprehensive Financing:** Finance both the purchase of land and the construction of your primary residence. Stick-built and manufactured homes qualify!
- **Streamlined Process:** Enjoy a single closing with one set of closing costs, seamlessly converting to permanent financing.
- **Interest-Only Construction Period:** Up to 12-month interest-only construction period.
- **Flexible Payment Options:** No prepayment penalties, giving you financial flexibility.
- **Primary Residence:** Available for single-family, primary residences only.
- **Competitive Rates:** Portfolio rates with discounts for automatic payments.

Ready to Get Started? Contact us today to learn more and start building your dream home with confidence!



Educate. Empower. Evolve.

*Membership eligibility required. Subject to credit approval and *underwriting guidelines. Some additional conditions may apply. Property insurance required. Escrows are not available during construction phase, can be added upon conversion to permanent financing.*

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