

# Lot Loan

... FINANCE THE LOT OF  
THEIR CHOICE AT A GREAT  
RATE UNTIL THEY ARE  
READY TO BUILD

- No PMI
- No escrows
- Stated Income Available

Explore Your Options...

## Competitive Products

Offer your buyer a three-year  
balloon with a 30 year  
amortization.

- Wide array of financing options
- 95% LTV to \$400,000
- 70%-90% LTV to \$500,000 to  
\$750,000
- Rates start at 7.625 subject to change

## Flexible Guidelines

With flexible, common sense underwriting, we'll help your buyer plan now for the future. We will let buyers purchase up to 10 acres in a approved non-rural subdivision. Accepted lots must feature sewer, water, utilities, and curb/gutter.

## The Next Move..

With our Mod-to-Perm Programs, we can also be your construction lender armed with a pre-approval for the end loan. With extended lock available up to 360 days, buyers can protect against rising rates while enjoying the convenience of a single closing.

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