

ONE-TIME CLOSE CONSTRUCTION LOANS

Unique Financing for Site-Built Homes



FHA, VA, and Conventional Financing Available

PROGRAM BENEFITS:

- Permanent Loan is closed one time, upfront, before construction begins
- Save money with only one appraisal and one closing
- Purchase of land can be rolled into the loan if it is not already owned
- Gifts or land equity allowed for down payment
- 15- and 30-year permanent loan terms offered
- You will only work with construction loan specialists
- Fast loan qualification and streamlined process
- Interest-only payments during construction (must be paid by builder for VA Loans)

	FHA	CONVENTIONAL	VA
MINIMUM FICO SCORES	640 620 with 90% Max LTV	640-720	640
DOWN PAYMENT AMOUNT	As low as 3.5% down	As low as 5% down	100% Financing

CALL OR EMAIL TODAY FOR MORE INFORMATION!



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ONETIMECLOSECONSTRUCTION.COM

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The following loan scenario is only an example. Actual amounts, fees, and rates vary depending on each individual borrower's situation and additional factors. Loan scenario is based on a fixed 30-year Conventional loan with a purchase price of \$300,000, 10% down payment equaling \$30,000, interest rate of 6.375%, and APR of 6.715%. Additional estimated funds due at closing would be \$6,571. Approximate monthly payment of \$1,684. Loan scenario does not include additional costs/fees associated with monthly mortgage expenses such as property taxes, insurance, or HOA fee. All amounts shown are estimates and will vary for each loan. Rates and fees are subject to change at any time. This is not a commitment to lend or extend credit. Loan approval is subject to applicant's qualification for a loan program. Information is subject to change without notice. This is not an offer for extension of credit or a commitment to lend. Some restrictions may apply. On Q Financial, Inc. is an Equal Housing Lender. NMLS 5645 | CA-DBO RMLA 4131336