



## CONSTRUCTION LOANS

**FOR MANUFACTURED  
AND MODULAR HOMES**

**AVAILABLE**  
for FHA, VA, and  
Conventional  
Financing

**STARBOARD FINANCIAL  
NOW OFFERS**

**One-Time and Two-Time Close Loans, allowing for more options and flexibility**

- ❖ Land equity or gifts allowed for down payment
- ❖ Purchase of land can be rolled into the loan if not already owned
- ❖ Primary Residence, Second Home, or Properties
- ❖ Competitive interest rates and fees
- ❖ You only work with construction loan specialists

### 3 EASY WAYS TO APPLY

1. Call 800-829-3288 or 750-419-7337
2. Online: [onetimescloseconstruction.com](http://onetimescloseconstruction.com)
3. Complete Pre-Approval Request (see back cover)

	FHA	CONVENTIONAL	VA
MINIMUM FICO SCORES	640	640	640
DOWN PAYMENT AMOUNT	As low as 3.5%	As low as 5%	100% Financing

CALL OR EMAIL TODAY FOR MORE INFORMATION



**USED 3-POSTER**

**Abstract** **Background:** The purpose of this study was to determine the prevalence of self-reported depression and anxiety among a sample of young adults in the United States. **Methods:** Data were obtained from the 2007 National Survey of Adolescent Health, a nationally representative survey of adolescents and young adults. **Results:** The prevalence of self-reported depression was 10.1% and the prevalence of self-reported anxiety was 11.2%. **Conclusions:** The prevalence of self-reported depression and anxiety among young adults in the United States is high. **Keywords:** Depression, Anxiety, Prevalence, Young Adults.

Category	All respondents (%)	Respondents with a history of mental health problems (%)
1. No answer	1.0	1.0
2. Don't know	1.0	1.0
3. Not applicable	1.0	1.0
4. Not sure	1.0	1.0
5. Yes	1.0	1.0
6. No	1.0	1.0
7. Yes	1.0	1.0
8. No	1.0	1.0
9. Yes	1.0	1.0
10. No	1.0	1.0
11. Yes	1.0	1.0
12. No	1.0	1.0
13. Yes	1.0	1.0
14. No	1.0	1.0
15. Yes	1.0	1.0
16. No	1.0	1.0
17. Yes	1.0	1.0
18. No	1.0	1.0
19. Yes	1.0	1.0
20. No	1.0	1.0

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**THE MARTINIS**

**DEPARTMENT OF** **RESEARCH** **IN** **SCIENCE**

 **TREC-2018**  **NIST**

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Small-business owners can also benefit from the Small Business Administration's (SBA) 8(a) Business Development Program, which provides a variety of resources and support for small businesses. The SBA also offers a variety of financing options, including SBA loans, which can help small businesses obtain the capital they need to grow and expand.