

# A specially crafted loan for custom-crafted homes.



## Introducing the one-close construction loan.

**Waterfront views. Game rooms. Granite countertops. Mechanic's garages.** Everyone has their own ideas of what a perfect home is like, but let's face it—they're not always available on the market. This custom-tailored loan product offers clients the chance to both build and finance the home of their dreams—all with just one application and one closing.

Not many lenders offer this unique loan product, so partner with **Brazos National Bank** to offer your clients a much simpler way to build and finance their home.

### Features and benefits

- 70% LTV with no requalification required post-construction
- 90% LTV option with requalification required post-construction
- Loan amounts up to \$484,350, or more in high balance areas
- Rate can be locked at any time during the loan application/process
- Simple and flexible draw process with no set schedules
- Pay just interest-only payments during construction<sup>1</sup>
- Consolidate construction and purchase for only one set of closing costs and fees
- Renovations available on existing homes

### Loan types and terms

- 15-year conventional
- 30-year conventional

### Eligible properties include

- 1-unit site-built homes
- Planned Unit Developments (PUDs)
- Modular homes
- Site condominiums
- Rural properties

**To learn more, contact:**



**EQUAL HOUSING LENDER**

**MEMBER FDIC**

<sup>1</sup>Borrower must have an escrow waiver to be eligible for interest only payments during construction. If not, borrower will be responsible for making interest, tax, and insurance payments monthly. Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions may apply. The information provided in this flyer is for the dissemination to and for the use of real estate and financial business entities only and is not an advertisement for the extension of credit to consumers. 01/18