

BUILD MORE *Sell More*



call your
Mortgage Consultant
at 866-812-4826

without tying up your existing capital or credit

The most
accessible
and
competitive
construction
permanent
loan
available.

**SELL
MORE
HOMES
without
tying up
existing
capital or
credit.**

Simple
one-time
closing
with no
obligation
other than
building
the home.

Doesn't Tie Up Your Existing Credit Lines of Capital Resources.

The mortgage is in your buyer's name from the beginning. This saves you interest costs and does not tie up your existing credit lines. This also means that the home can never become part of your inventory. No Financial Obligation to you.

You Are Guaranteed to Be Paid For Your Work, No Matter What Happens to the Buyer After Closing.

The loan has an upfront closing before construction ever begins, and the lender sets aside the full contract value for future disbursement. You are guaranteed to be paid for your work, no matter what happens to the buyer after closing.

Simple Draw Process.

Construction Advances can be wired directly to your bank account with an average turnaround of only 3-5 days.

Rate Locked at Application Approval.

The buyer's rate is guaranteed on the permanent loan upon successful application approval, even if rates rise during the construction process. Since the loan closed upfront, the buyer cannot become "unqualified" for the permanent mortgage, regardless of changing market condition or the buyer's credit worthiness.

True One Closing.

Only one closing saves the buyer from incurring extra closing costs normally needed for separate lot loans, construction financing, and then the permanent mortgage.

95% Financing.

95% financing up to \$417,000. Will do loans in excess of \$1.5 Million on a case by case basis.

Variety of Loan Types.

30 year fixed or 1, 3, 5, 7 Year Arms at conforming and non-conforming loan amounts. Stated loans on 3 and 5 Year Arms. Second Homes ok.

Competitive Rates, During and After Construction.

It's simple. The buyer pays the same rate, start to finish. Whether construction has just started or permanent financing has begun, the rate remains the same.

Simple Qualification / Alternative Underwriting.

Buyer qualification is flexible and fast. Unlike other programs, the buyer's current housing expenses will not apply to DTI and thus hinder their ability to qualify. And, for borrowers with non-standard scenarios or credit-worthiness, flexible and stated underwriting is available.

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