

ONE-TIME CLOSING *Construction Loans*

- Conventional loans only
- Minimum 700 credit score
- Primary home: land & construction costs with 5% downpayment minimum
- 2nd/Vacation home: land & construction costs with 10% downpayment minimum
- Investment home: land & construction costs with 15% downpayment minimum
- One-Time Construction purchase - buy the land and design your home all in 1 loan.
- One-Time Construction refinance - if you own the land we will refinance the land into the construction loan.
- Maximum construction period of 11 months.
- Project & builder must be approved by our construction department - \$150 fee
- Build anywhere in Texas
- No condos or mobile homes allowed



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