

CONSTRUCTION TO PERM FINANCING



**YOU BUILD THE MEMORIES.
WE'LL FINANCE THE DREAMS.**

**Financing Up to 95%
One Time Loan Closing
Rate Float Down Option***

**Fixed Rate Locked-in Prior to Building
Not Limited to First Time Homebuyers
Fast Inspections and Disbursements**

Up to 95% LTV with Mortgage Insurance for loans up to \$726,000. Up to 90% for loans above \$726,200. Minimum credit score of 700. Primary residence only. All builders must have a minimum of 3 years experience as a licensed contractor. This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval. Restrictions and conditions may apply. Terms and rates are subject to change without notice and may not be available in all areas.

*A one-time rate float down option is available near time of completion of home. See lender for more information.



A Division of First Federal Bank

Chris Calcutt
Mortgage Loan Officer
NMLS ID 659025
209 S. Wilson Avenue, Dunn, NC 28334
ccalcutt@ffbnc.com
Cell: 919-522-4185



FFB NMLS ID: 786175

To apply online go to www.ffbmtg.com/chriscalcutt.html