

FINANCING PROGRAMS

OWNER-OCCUPIED CONSTRUCTION

PROGRAM HIGHLIGHTS:

1. Interest rate is fixed for the duration of the loan term
2. Interest only payments are due monthly
3. Building permits must be provided prior to closing
4. Loan approval is subject to the Bank's review and approval of the licensed general contractor
5. No prepayment penalty
6. Minimum credit score of 700
7. Maximum debt-to-income ratio of 50%
8. Extensions to the loan term are available, but subject to additional review

Loan Program	Property Type	Project Type	Max Loan Amount	Max LTV	Max LTC	Interest Rate	Origination Fee	Loan Term
Owner-Occupied Construction	1 Unit - SFR, PUD	New Construction & Renovation	\$3,250,000	80%	80%	7.00%	0.375%	9 - 12 Months

Target Markets | AZ, CA, CO, FL, NC, NJ, NY, NV, TN, UT, WA

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