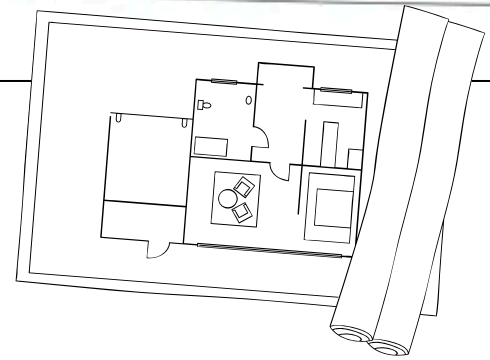




Build New Beginnings with CONSTRUCTION LENDING

Construction lending provides funds in stages as the construction progresses, which can help manage costs effectively.

- **Rate lock** at application for the life of your loan
- **Interest only payments** during construction term
- **Automatic conversion** to permanent financing
- **Single close** pay only one set of closing costs
- **Experienced** lending professionals
- **Local** payouts and servicing



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