

# Build Your Dream Home with *Confidence*

Construction One-Time Close Loans

Conventional | FHA | VA

Supreme Lending offers an affordable way to finance your dream home from the ground up with our **One-Time Close Construction-to-Permanent Loan**. This streamlined process allows you to combine construction and permanent financing into a single closing – saving you time, money, and stress.

## Why Choose a One-Time Close Loan?

- **One Closing, One Set of Fees**
  - Avoid the hassle and extra costs of two separate closings.
- **Interest-Only Payments During Construction**
  - Keep payments lower while your home is being built.
- **Rate Lock & Float-Down Option**
  - Lock your interest rate early and float down if market rates drop\*.
- **Purchase or Refinance**
  - Use this program whether you're buying land or already own your lot.

## Loan Program Highlights

- FHA: 3.5% down, 620 min score
- VA: 0% down, 620 min score
- Conventional (Primary): 5% down, 660 min score
- Conventional (2nd Home): 20% down, 700 min score
- Conventional (Investment): 25% down, 720 min score
- Terms: 6, 9, or 12 months construction
- Max Loan Amount: \$832,750

## Eligible Property Types

1-Unit Single Family Residences  
Planned Unit Developments (PUDs)  
Modular Homes (Off-site built)  
Detached Site Condos  
Rural Properties  
Manufactured Homes (Primary Residence Only)

**Let's build something great – together.**



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