One-Time Close Construction Loans

Offsite Building Experts

ONE CLOSING. STEADY DRAWS. SMOOTH PROCESS.

Supreme Lending's One-Time Close Construction Loan makes it easy for your buyers to finance their build — and ensures you get paid on time, with a transparent draw schedule and escrow management.

Why Builders Prefer One-Time Close at Supreme Lending

One Closing, Start to Finish

- Buyer qualifies and closes upfront — no second closing
- Interest-only payments during construction
- Permanent financing is locked in before construction begins
- Eliminates risk of buyer requalification delays or fallout

LOAN OPTIONS AND BUYER BENEFITS

- FHA, VA, and Conventional loan programs available
- As little as 3.5% down (FHA)
- Conventional as little as 5% down
- Up to 96.5% LTV on primary residences
- Rate locked at closing — no surprises post-build
- No second closing, re-qualification, or additional fees
- Minimum Credit Scores:
    - FHA/VA: 620
    - Conventional: 660
    - Higher scores may be required for certain loan amounts or scenarios

Draw Schedule - Fast & Easy Builder Friendly

Funds are disbursed as work progresses — never upfront.

PARTNER WITH SUPREME LENDING

You build. We handle the financing — and ensure the process works for both you and your buyer.

Let's talk about how to keep your projects funded and moving.

Vicky Karpiw
Loan Officer
Direct: 352.509.3201
victoriak@ocalaccu.com
2675 SE 36 Ave Ocala FL 34471

Ocala Community Credit Union

Melanie Stevens
Loan Officer
NMLS #2235026
Direct: 352-209-5231
MelanieStevens.SupremeLending.com
Melanie.Stevens@SupremeLending.com
10480 Spring Hill Dr. | Spring Hill, FL 34608

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